

**Stories of my Future Self:
A Personal Futures Exploration**

by

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Abstract

This project explores *personal futures* literature and activities through a critical analysis of futures studies, emotional psychology and cognitive psychology. Outcomes from this research, by way of reflective accounts and literature review, yield various insights for the development of guiding principles to augment existing work in this domain.

Keywords: foresight, personal futures, hope, cognitive psychology, happiness

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1.0 Foreword

I am constantly reminded that, despite by best efforts to think about it, the future is largely unknown. The *unknowing* can be hard to swallow, especially when thinking about my own life and how it might unfold.

After two-plus years of studying strategic foresight and practicing how to apply futures thinking to business practice (via tools such as scenario development and recognizing the plurality of the future), I started to wonder if there might be merit in applying similar thought and intention to my own futures. That's where I stumbled.

What do I want for my future? How will I get there? And how can I possibly be thorough in considering the complexity of my life today and all of the unknowns that will surely manifest over time? I quickly realized two things: that strategic foresight did not exactly equip me to think about such things (because of its organizational and societal foci); and that a sub-discipline of futures studies was already emerging to address *personal* futures.

In this MRP, I set out on a journey to see whether personal futures can help me make sense of what is to come. If there is room for me to help grow this sub-discipline into a personal practice that helps others or supports the creation of a

model to that end, then I accept that goal, as well. With acceptance of the challenge ahead, and acknowledgement of my role, I also confirm my place as a member of the three audiences that this work might appeal to: academics, foresight practitioners and ordinary people. Personally, I also acknowledge my place as a budding designer and foresight practitioner, spouse, son, brother, Canadian citizen and administrator in the higher-education sector. This work will have implications for how I navigate towards my preferred futures in each of these areas; and, for the spaces and intersections between them.

1.1 Introduction

“The greatest achievement of the human brain is its ability to imagine objects and episodes that do not exist in the realm of the real, and it is this ability that allows us to think about the future.”

- Daniel Gilbert, *Stumbling on Happiness*

Over the course of human history, it is this ability, to imagine, that has allowed us to survive and thrive. As we have evolved, we have come to think about not just the future, but also, the multiple futures that we may and may not want. Enter, Futures Studies. To this end, futures studies has led to the development of a collection of theories and frameworks, a cognitive toolkit of sorts.

Jim Dator of the Hawaii Research Centre for Futures Studies once noted that the “major task of futures studies is to facilitate individuals and groups in formulating, implementing, and re-envisioning their preferred futures” (1995). According to Dator, the field of futures studies has a responsibility for enabling futures thinking for individuals *and* communities, and also for thinking about *specific* futures, preferred ones most notably.

With respect to the individual, personal futures research has been largely successful in making manageable what would otherwise be a dauntingly abstract and complex exploration. However, a deeper examination of published works on personal futures uncovers potential limitations. While existing personal futures frameworks--namely by the esteemed Ken Wilber, Richard Slaughter and Verne Wheelwright--do consider larger, global forces that undoubtedly have an impact on personal futures, they include a number of barriers and cognitive biases, that this paper will later explore. Additionally, although theories and methods exist, there is a dearth of simplified and accessible personal futures tools and methods that can assist individuals with their exploration of their preferred personal futures (Wheelwright, 2005). Access to such tools or methods might enable individuals to conceptualize their preferred personal futures as a means to feeling hopeful about their future. This notion of hope is based on the prevalent emotional psychology theory (Snyder, 1991), which defines hope as a by-product

of conceptualizing personal goals (preferred futures), understanding the options that exist to reach those goals (pathways), and having feelings of empowerment to see those goals realized (agency). It is also referenced, albeit in a more philosophical context, by Fred Polak in his 1973 published *Image of the Future*.

He stated:

The rise and fall of images of the future precedes or accompanies the rise and fall of cultures. As long as a society's image is positive and flourishing, the flower of culture is in full bloom. Once the image begins to decay and lose its vitality, however, the culture does not long survive. (p. 19)

From this, we can glean that even in the earliest writings on futures studies, there is an explicit reference to positive images of the future, or preferred futures, and the linkages between those images and positive future outcomes. In this way, the notion of *futures* and *hope* intersect.

Those who experience hope believe in their own agency, or empowerment. And, those who actively seek it out tend to be physically and psychologically healthier than those who are less hopeful (Snyder, 1991). In the face of uncertainty, the feeling of agency recedes, though accessing it within oneself is a crucial component to feeling hope. Without belief in one's agency, feelings of

hopelessness arise. To envision preferred futures and perhaps even recognize the ways in which they can be reached, yet to believe oneself utterly without the means to activate those options can be devastating. Snyder's theory of hope and health is related to futures studies in many ways, due to its composition of three main components:

1. Goals--approaching life in a goal-oriented way;
2. Pathways--finding different ways (paths) to achieve personal goals; and,
3. Agency--empowerment; believing that you *can* achieve your goals.

Professional futurist Peter Hayward's work on personal futures could be used to describe Snyder's hope theory through a futures lens--what we might call a *futures hope* theory--wherein an individual can contemplate personal preferred futures (goals), can navigate complexity via options to reach those goals (pathways), and has the tools to imagine and actualize the future (agency). When an individual demonstrates competency in each of the three areas, s/he is described as having *high hope* (Snyder, 1991). Correspondingly, Hayward's analogous futures framework might identify these individuals as having *high futures hope*. This is an important intersection and complementarity, because there might be a way in which the psychological elements of hope can be leveraged to elevate hope in one's futures.

The challenge, however, is that people are psychologically limited in the ability to think rationally about the future, much less *imagine* or ideate preferred futures. These limitations result from many factors, many of which are developmental or socialized from birth. Ken Wilber describes this shaping of the individual's cognitive process via an *integral framework*. His framework aims to distill the complexities of self and society into four irreducible and indivisible factors that must be considered when attempting to fully understand any reality, whether it be past, present or future. These four quadrants represent the intentional, behavioural, cultural and social worldviews that shape humans' realities (Esbjorn-Hargens, 2009).

Would people be able to better contemplate preferred futures if we were conditioned to concurrently consider all four of the dimensions of reality: intentional, behavioural, cultural and social? Might this framework adequately address common cognitive limitations regarding the future?

The challenges of thinking about one's future is also addressed by Daniel Gilbert's *Stumbling on Happiness*, wherein he draws attention to the failings of the human mind to think about the future with accuracy or objectivity, or to well understand what would make us happy in the future. Such unreliability, he

argues (and we will later explore) is a by-product of the mind's work along with the four dimensions, as Wilber describes, that inform a person's worldview.

In speaking of personal futures itself, I would be remiss not to mention Richard Slaughter's exhortation to shift the futures studies narrative towards the individual, and social capacity. Slaughter contends that future studies can be "progressively developed via five distinct layers" (2002). He posits that it is the natural capacity of the human brain to envisage a range of futures, that envisaging such futures has a motivating role (as also suggested by Snyder's hope theory), and that there are a range of practical applications for such futures visions. Slaughter believes that the emergence of futures studies at the personal and social level is needed and will quickly be recognized as beneficial.

Wheelwright (2006) developed a tool to help individuals systematically explore personal futures in a systematic way that accounts for the need for a clear vision of one's preferred futures, a recognition of the global forces that might impact realization of that vision, and a plan for getting there. His research and the resulting framework are well-aligned with Snyder's hope theory and Slaughter's personal futures research. Perhaps ironically, such a tool's efficacy relies heavily on recognizing one's cognitive abilities and limitations with respect to the ability to think about or visualize the future in a meaningful, descriptive, and holistic

way. Oshry (2008) defines holism as the need to recognize that systems function as a whole and together with other systems, thus requiring a consideration of the entire system rather than its individual component parts. In the context of my research, this principle applies to how the life of an individual must be considered as a system of the driving forces and domains that influence it directly together with, the larger system in which one's life exists, including social, economic, political, technological and environmental contexts.

This major research project mines the knowledge domains of personal and integral futures, cognitive psychology and experience design for the purpose of uncovering how they might support an individual's effective exploration of personal futures. Research outcomes and insights build on existing theories and frameworks, towards a set of guiding principles, or the development of a model, that aims to support an individual's ability to think about preferred personal futures.

1.2 The Research Question

The following research questions have guided the initial exploration for this project:

How might the knowledge domains of foresight and psychology support an individual's exploration of personal futures? Or more simply, how might these

domains strengthen an individual's ability to think and work towards a preferred personal future?

To help explore the central question, this project works through a number of secondary inquiries. Firstly, to what extent might Slaughter's *integral futures* frameworks (a futures elaboration on Wilber's *integral framework*) and Wheelwright's *Personal Futures Workbook* support an individual's contemplation of preferred personal futures, formulation of options and pathways towards them and empowerment in actualizing them? Secondly, how might Gilbert's work on affective forecasting and the limits of foresight be applied to enhance people's ability contemplate their preferred personal futures?

In contrasting insights gleaned from Slaughter, Wheelwright and Gilbert, the project addresses the psychological and social factors to which the discrepancies among them can be attributed, in the hope of identifying opportunities to modify existing tools or create a more comprehensive and integrated set of guiding principles and design considerations for personal futures interventions.

1.3 The Road Ahead

This research explores, and at times employs, the preceding theories and frameworks to investigate whether they yield an increased ability to imagine

personal futures (goals), understand the ways and means to reach those futures (pathways), and help a person be *and feel* empowered to take action to realize those futures (agency). Furthermore, it uses the exploration herein of foresight and psychology theories and frameworks, and the author's own research insights, to build a set of design criteria and guiding principles that support an individual's ability to think about preferred personal futures.

In Chapter Two, this project explores the knowledge domains that are central to this understanding of futures studies: cognitive psychology, emotional psychology and the emerging sub-discipline of personal futures. This contextual exploration sets the stage for evaluating the efficacy of existing personal futures interventions and developing further tools or guidelines.

Chapter Three describes the methodology through which existing personal futures interventions are examined, via literature review and reflective practices, and Chapter Four details the outcomes of these examinations. I also offer a set of guiding principles for further personal futures interventions to support the work of existing and emerging theorists in this space.

Chapter Five, the final chapter, returns to the project's central line of inquiry and highlights the research insights that begin to answer the core questions, thus concluding this exploration.

On that note, I begin this very personal futures journey.

2.0 Setting the Stage

“The future is already here—it's just not evenly distributed.”

- William Gibson

Gibson’s assertion (1990) that the plurality of the future exists in our present moment conveys both opportunity and challenge. The idea that the future that we prefer exists in some small way in the present raises many questions. What does that future look like in its entirety? What path must we take today to get there? And, what do I need in order to realistically feel (and, actually *be*) competent in taking that path? These questions are akin to those that we might ask if we were exploring *hope theory* and its three constituent principles: goals, pathways and agency. These questions form the central challenge of this research and invite some exploration into how human mental processes work, in order to clarify which mental processes support, and which hinder, productive contemplation of these questions.

How might we strengthen an individual’s ability to think and work towards a preferred personal future?

In consideration of this central research question, select thought-leaders and scholars in various knowledge domains were selected after scanning literature across a variety of knowledge domains, notably those working in:

- Cognitive psychology (the availability heuristic, mere exposure effect, construal level theory, time perspective theory);
- Emotional psychology (hope theory, affective forecasting, and happiness);
- Foresight and Futures Studies (integral futures and personal futures).

This chapter introduces each of these domains and subordinate theories and concepts, while also exploring opportunities and gaps within and between them as spaces for personal futures innovations, interventions, and enhancements to existing work. The selected authors within each of these domains represent the divergent theories and perspectives from their areas of expertise, but are also similar, in that they converge on personal futures from various perspectives.

This chapter critically examines in great depth two existing works, and relates them to the knowledge domains and theories noted above:

1. *Stumbling on Happiness* by Professor Daniel Gilbert (2006), a best-selling psychology text that explores affective forecasting; and,
2. The *Personal Futures Workbook* by Dr. Verne Wheelwright (2006), a first-in-field tool for individuals to enable personal futures planning.

This project examines the extent to which Gilbert incorporates what one knows about one's own cognition and emotion (specifically, mental processes, heuristics, and biases) and how that self-awareness impacts the experiences of hope and optimism. It also considers the extent to which Gilbert (indirectly, and perhaps unintentionally) validates or invalidates the efficacy of personal futures planning.

As I (as researcher-participant) use the Wheelwright's *Personal Futures Workbook* (and reflect on the process through reflective accounts of my experience), I look for indicators of how Wheelwright's researched outcomes and workbook design address affective forecasting, hope theory and the quirks of personal cognition. More on this in Chapter 3.

2.1 The Foundation

As a primer for critical analysis of the two aforementioned works, it is important to calibrate around a common language and taxonomy. For the purpose of analysis, the following domains, theories and concepts are described and used according to these working definitions:

2.1.1 FORESIGHT AND FUTURES STUDIES

Personal Futures

A subdomain of foresight and futures studies, elaborated by Ken Wilber, Richard Slaughter, Verne Wheelwright and others, that can be generally described as aspects of the future (and futures studies) directly related to individuals. This subdomain recognizes the need to consider, and parse separately, the large global and contextual drivers of futures change. It assumes that individuals are interested in their personal futures, that futures methodology is scalable to individual use, and that complexity is an inherent barrier to the study of personal futures (Slaughter, 2008). More contemporary works, such as Verne Wheelwright's dissertation (2005) on personal futures, workbook (2006-8) and subsequent publications, have extended the personal futures subdomain for the benefit of the academic community but also as a mechanism to help increase the capacity for individual and social futures planning (Slaughter, 2002).

Integral Framework and Futures

According to Ken Wilber's integral theory (Slaughter, 1998), there are at least four irreducible perspectives that must be consulted when attempting to fully understand any issue or aspect of reality: subjective, intersubjective, objective, and interobjective. This quadrant framework indicates that every aspect of reality can be viewed from two fundamental distinctions: 1) an inside and an

outside perspective and 2) from a singular and a plural perspective. Integral futures, as introduced by Richard Slaughter (1998), incorporates traditional environmental scanning with an integral approach that considers the qualitative aspects of intuition as interpretation and strives for holism in one's understanding and exploration of the futures.

2.1.2 COGNITIVE PSYCHOLOGY

Bias

Elaborated in the context of evolutionary psychology by Hazelton, Nettle and Andrews in 2005, a bias refers to the mis-application of cognitive rules leading to a systematic deviation from a certain standard of rationality or judgment. Typically, biases are categorized as heuristic bias, error management bias and artifact bias.

Heuristic Bias

An information-processing rule that allows us to take a mental shortcut to reach a conclusion, first discussed by Amos Tversky and Daniel Kahneman in 1982. Examples of heuristic biases include the use of stereotypes, fundamental attribution errors and one-reason decision strategies (Hazelton et al, 2005).

Availability Heuristic



Figure 1 - Availability Heuristic. Digital image. TowerGate Insurance. N.p., n.d. Web. 03 June 2016.

A common bias introduced by Amos Tversky and Daniel Kahneman in 1973, an availability heuristic is a mental shortcut that immediately accesses the examples that most easily come to mind. When trying to make a decision, a number of related events or situations might be readily available at the forefront of one's thoughts. As a result, one might, with no relation to the truth, believe that the most readily available examples are more frequent and likely than others. One might also weigh this information as more heavily valid than less accessible examples and tend to overestimate the probability and likelihood of similar things happening in the future. Things that come to mind more easily are

believed to be far more common and more accurate reflections of the real world (Figure 1). Thus, researchers must be sensitive to this cognitive bias.

Mere Exposure Effect

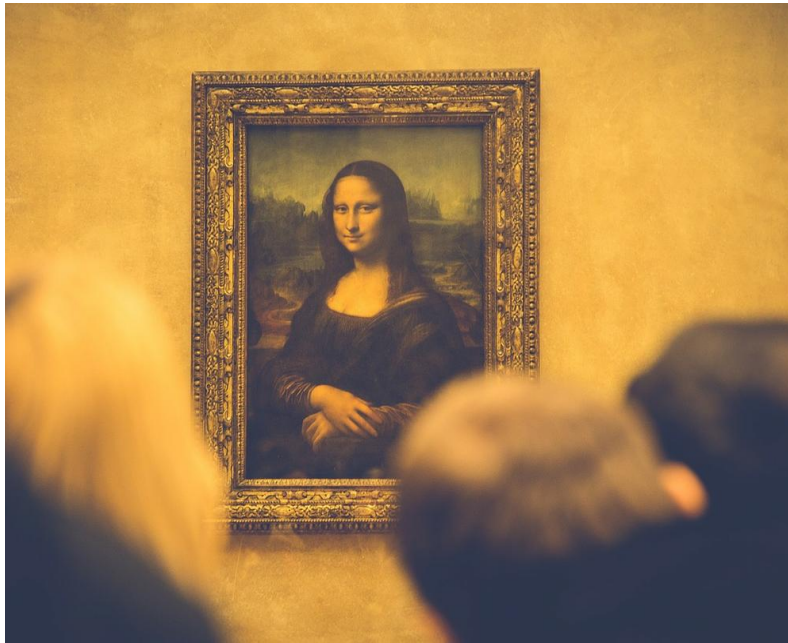


Figure 2 - Low, J. *Mona Lisa* by L. Da Vinci. Digital image. *Why Is Art Expensive?* N.p., Oct. 2010. Web. 03 June 2016.

Introduced by Robert Zajonc in 1968, The mere-exposure effect is a psychological phenomenon, similar and connected to the availability heuristic, by which people tend to develop a preference for things (and for thinking) merely because they are familiar with them, or have had previous experience with or exposure to them. The absence of exposure limits an individual's' ability to make a sound analysis of preference, due to lack of exposure to variety.

Construal Level Theory of Psychological Distance

Elaborated by Trope, Yaacov and Liberman in 2010, the construal level theory of psychological distance (CLT) is a theory in social psychology that describes the relationship between psychological distance and the extent to which people's thinking is abstract or specific. In general, the more distant an object is from the individual (in several dimensions, including temporally, physically, socially and hypothetically), the more abstract that object will seem. The closer the object is to a person (in any of those dimensions), the more concrete and detailed it will seem.

Time Perspective Theory

Introduced by Philip Zimbardo and John Boyd in 1999, time perspective is a fundamental dimension of the construal level theory that emerges from the cognitive processes partitioning past, present and the future. The basic concept of time perspective theory is that one's perception of and orientation towards time (past, present or future) influences one's actions, and that one's specific orientation towards time is shaped by social and cultural worldviews and environmental influences, i.e. family experiences, trauma, loss.

2.1.3 EMOTIONAL PSYCHOLOGY

Hope Theory

Hope can be defined as a buoyant attitude or orientation towards the future, and can be characterized as a confident expectation of positive future outcomes. Charles Snyder's hope theory (1994) defines hope as the perceived capability to derive pathways to desired goals, and motivate oneself, via agency thinking, to travel those pathways. Hope is often compared to optimism (learned or otherwise), self-efficacy and self-esteem.

Affective Forecasting

Introduced by Timothy Wilson and Daniel Gilbert (2003), affective forecasting is the prediction of one's affect, or emotional state, in the future. contemporary iterations of this work include measurement and judgement errors in these emotional forecasts; in other words, poor judgement regarding future emotion, notably happiness.

2.2 Stumbling on Happiness

In writing *Stumbling on Happiness* (2006), Gilbert was motivated to bring to light what he believes to be a common human failing: People are *lousy* at thinking about the future and about what will make them happy in the future. In their well-intentioned attempts to think about and feel for the future, people

consistently make basic cognitive mistakes. If Gilbert is right, how do such cognitive pitfalls factor into Wheelwright's personal futures planning design in the *Personal Futures Workbook*? And, how might knowing that one might be wrong about the future impact one's ability to form goals, develop pathways and feel agency (essentially, have hope)?

Gilbert makes his case by addressing these six facets of cognition:

1. Prospection - humans think about the future as a natural reflex;
2. Subjectivity - happiness is subjective and can be difficult (if not impossible) to accurately measure;
3. Realism - the human brain is victim to mental blind spots and does not always naturally paint in details;
4. Presentism - thinking about the past and future is often tinged by what is experienced or felt in the present;
5. Rationalization - humans are wired to rationalize toward positive feelings of the future and therefore, are not able to accurately predict how they will feel in a future scenario;
6. Corrigibility - least likely events often have a disproportionately high impact, and the brain rarely defaults to thinking in *least likely* terms.

In **prospection**, Gilbert posits that humans are the only animals that think about the future by imagining it and planning for later. Other animals, he argues, think about the “immediate, local, personal future” as a behavioural reflex (Roberts, 2002). Gilbert’s description bridges understanding of how humans think about the future and the underpinnings of hope theory, as described by Richard Snyder. We imagine the future and set goals, the first component of hope. We plan for later, or develop pathways, hope theory’s second component (Snyder, 1991) . Since humans are unique in their ability to think about the future, and hope is related to our orientation towards that future, it might be reasonable to conclude that, quite basically, humans are unique in their ability to hope for the future.

But all of this thinking about the future begs the question: Why do we think about the future at all? In Gilbert’s opinion, we do so for two reasons: because it is emotionally gratifying to imagine the future, and because we have an intrinsic motivation to exert control over it. Which is where we also find a connection to the third and fourth components of hope theory -- feeling agency and addressing barriers. While Gilbert does not describe his futures-thinking theory in terms of hope, the connection drawn here is not far-fetched. I recognize a connection, as well, between this orientation towards imagining and planning for the future and Zimbardo and Boyd’s time perspective theory. In Zimbardo and Boyd’s factor

analysis, he describes a working heuristic to categorize the population's general orientation towards time as either past-, future- and present-oriented and identify sub-archetypes. Each of the five archetype's orientation towards thinking about the future is skewed by its time perspective (Zimbardo and Boyd, 1999), and might also impact its agency and response to barriers when contemplating the future, and is summarized as follows (ibid):

- The *past-negative* archetype has a tendency to focus on negative past experiences, potentially yielding resentment or regret;
- The past-positive archetype generally takes the “nostalgic” view of what has already happened, and accompanying “play it safe” attitude towards present and future;
- The present-hedonistic archetype seeks “instant gratification” and lives present fulfillment;
- The present-fatalistic archetype often feels most powerless (or, having the least agency) because of a permeating belief that the future is inevitable and the present is unchangeable;
- The future-focused archetype is highly invested in the future, rather than dwelling on the past or being present in the current moment.

While humans may be unique in our capacity to imagine and plan for the future, in having hope, and in having a time-orientation, our imagination and cognition about the future do not align well. How people imagine the future is not reliable, because the objectivity of their thoughts is not reliable. In this case, objectivity might be defined as the extent to which heuristic and biases impair our mental vision. As Gilbert notes, "The future is fundamentally different than it appears through the prospectiscope." (p. 25) In the same way that we suffer from illusions of hindsight, we also suffer from illusions of foresight. This concern with reliability is further highlighted in Gilbert's **subjectivity** argument. Happiness, he argues, is a subjective feeling, as most feelings are. It is impossible to compare two different people's measure of happiness, or even that of one person's happiness within multiple points in time, past, present or future (Fischhoff, 1977).

This is problematic, to say the least. If one must rely on imagination more than on the integrity of one's cognitive capacity, are projections of happiness in the future reliable? Or, might a prediction for happiness be a coping mechanism (to deal with the uncertainties of the future and an unreliable cognitive toolkit) for feeling *futures hope*? Perhaps, instead of designing or thinking for futures happiness, a more objectively defined metric should be designed (e.g. futures hope).

As Gilbert (2006) describes **realism**, the strength of his arguments emerge.

Contemplation of the future is directly and profoundly impacted by the present.

Humans often draw on the availability heuristic and mere exposure effect to fill in the blanks, what Gilbert describes as the “mental blind spots,” with easily accessible details.

Gilbert also references studies that illustrate the human tendency to emphasize certain attributes while ignoring others. For example, Canadians might think of the country’s *east coast* and *west coast* as the most dissimilar in a list, but in a list of Canadian cities, they might identify Vancouver and Halifax as among the most similar. Just as people notice similarity and dissimilarity when imagining the future, they tend to illustrate the future with similar and dissimilar attributes, not noticing a broad array of other important details.

An understanding of construal level theory helps address this behaviour. Just as people can see more detail of things that are close (physically, temporally or otherwise) than of things farther away, they imagine events that are closer to the present with greater detail than those farther ahead into the future. This affirmation of psychological distance is consistent with construal levels. The

further the *distance*, the more abstract one's understanding and illustration. The *closer* the distance, the more specific and concrete (Trope et al, 2010). Gilbert argues, however, that the human brain is more adept at adjusting for distances in space than for distances in time. As such, it might be easier to travel physical dimensions of cognitive and psychological distance than temporal distances. This might also be why people often value short term outcomes greater than long term outcomes (2006); because they can more capably imagine them.

This notion of psychological distances carries through Gilbert's case for **presentism**. He states that quite simply, our recollection of the past is impacted by the *now*, the present. For example, my currently recalled experience of grief related to a romantic break-up in the past is largely affected by how I feel about the very recent loss of a close relative, in the present.

Similarly, pre-feelings, or imaginings of how one might feel in the future, are inextricably linked to how and what one is feeling now, in the present. How I may predict experiencing grief over a future broken relationship is affected by the grief I may currently feel regarding the loss of that relative. Additionally, people have a hard time feeling or imagining two things at once (Gilbert, 2006). For example, one might find it difficult to accurately imagine what it might feel

like to be hungry after just consuming a large meal, or what it might feel like to have joy while at the funeral of someone close. In considering this, I wonder:

Does Wheelwright's *Personal Futures Workbook* already factor this in? For that matter, does the workbook take into account the concepts of psychological distance and time orientation? If not, or not sufficiently, then how might I factor into my design of a planning tool the impact on one's present state on the ability to think divergently about one's personal futures?

In a similar but different way, our present state does not merely enable or inhibit pre-feelings, it also skews perception by attributing present feelings to future scenarios. The problem with this attribution error is that the starting point has a profound effect on the ending point; people expect the future to feel a bit more like the present than it actually will (Gilbert, 2006).

Thus far, I find that Gilbert's work is consistent with what the cognitive and emotional psychologists cited earlier (such as Snyder, Trope, Kahneman and others) know or believe to be true. In his case for **rationalization** though, I start to question the *truth* -- especially when analyzing his arguments for rationalization against Zimbardo and Boyd's time perspective theory. Gilbert argues that we tend to disambiguate experiences, as we do sensory inputs; by

context, frequency, and other filters. He goes further, suggesting that our disambiguation of experiences tends to rationalize toward positive feelings, as if people have a psychological immune system that supports positive rationalization through a biased sampling of facts. While this defense mechanism for rationalizing future feelings and outcomes might support optimism and hope, it diverges from Zimbardo and Boyd's hypothesis that our time-orientation has a profound impact on how we feel. For the past-oriented and present-fatalistic archetypes, the dissonance between Gilbert, and Zimbardo and Boyd is stark.

For example, time perspective theory posits that these archetypes tend to disambiguate their experiences towards feelings of inevitability, hopelessness and pessimism. For the former archetype, because of negative past experiences, and the latter, due to the belief that the future is set, that perhaps there isn't a multiplicity to it and that it cannot be changed (Zimbardo and Boyd, 1999). What I agree about with Gilbert is that rationalization happens, although perhaps differently for each time-orientation.

This signals to me a design consideration for personal futures planning interventions and adds another metric by which to assess Wheelwright's *Personal Futures Workbook*. Looking ahead to using and reflecting on

Wheelwright's workbook, I hope to note the extent to which it considers the threshold for triggering one's psychological immune system -- namely the degree to which one must contemplate negative or disconcerting future scenarios, and the extent to which one might feel safe in doing so. Might the workbook have a mechanism for counterbalancing the limiting effects of the time-orientation archetypes?

Gilbert (2006) notes that inescapable and inevitable future events such as death breach the threshold for the psychological immune system, resulting in a preference for more freedom versus option-limiting pathways and resulting in lowered satisfaction with one's forecasted future. In the next section, I will investigate whether Wheelwright's workbook design compels one to plan for inescapable truths, and how it balances consideration of these outcomes with respect to the immune response, in a way that would mitigate against unsubstantiated hope and belief in future satisfaction, or blind optimism.

In his final argument for the futility of futures thinking, Gilbert (2006) addresses **corrigibility**. Namely, that one's interpretation of memory (and by my extension, one's interpretation of the future) can be flawed because of:

1. Availability heuristics, and our expectation to recall *frequent* experiences easily and view those as an indication of truth. However, the *least likely* experience is often the *most likely* memory. (Buehler and McFarland, 2001).
2. Mere exposure effects, and our tendency to judge the pleasure of an experience by its ending, and in the process, often overlooking the majority of the positive feelings prior to the ending. (Anderson, 1973).
3. Time perspective theory and orientation toward time, and how beliefs and stereotypes often influence how we *remember* our emotions, even though might have had less of an impact at the time they were initially experienced. (Robinson and Clore, 2002).

At its close, *Stumbling on Happiness* explicitly outlines imagination's three shortcomings, summarized below (Gilbert, 2006):

1. It tends to subconsciously fill in gaps and leave out information;
2. It tends to project the *present* onto the *past* and *future*; and

3. It fails to recognize that things will *look* and *feel* different once they happen.

If Gilbert is correct about these tendencies, which are supported by his other ideas, then how might one factor these cognitive shortcomings into imagining and thinking about personal futures? Instead of relying on their own prospection, Gilbert prescribes that people rely on others' actual experiences, a suggestion I will return to.

I turn now to an examination of Wheelwright's *Personal Futures Workbook* against the aforementioned design criteria, consideration of: heuristics, biases and orientations; the reliance on hope, optimism and the relentless pursuit of happiness; and futures studies (the tools and methods used in foresight) scaled for use by individuals.

2.3 The *Personal Futures Workbook*

Picking up on Slaughter's elaboration of the progressive development of five distinct layers of futures studies towards individual and social foresight capacity, Verne Wheelwright's dissertation and research on personal futures explores the barriers and methods that limit or discourage individuals from thinking about the future, or using futures tools and frameworks (Wheelwright, 2005). This research

later informs his development of a *Personal Futures Workbook* (PFW) to enable such explorations of personal futures.

As a precursor to testing the *PFW* for myself, this project explores and seeks to understand the genesis of its framework. Wheelwright's work seeks to "reduce the complexity barriers [of futuring] by identifying "foreknowns" in the human life" (2005) These foreknowns, the trends and events in life that one can reasonably anticipate or expect, are identified as three component parts of a persona framework that Wheelwright synthesized from personal research and explorations of personal futures and futures studies literature: life stages, personal domains, and life events.

The first foreknown component, life stages, is Wheelwright's synthesis of existing life stages theories, accounting for an expanded understand of the later years. In Wheelwright's model, life stages are as described in the figure below (Figure 3):

- Infant (0-2)
- Child (2-10)
- Adolescent (11-19)
- Young Adult (20-29)
- Adult (30-39)

- Middle Age (40-60)
- Independent Elder (60 on)
- Vulnerable Elder (variable)
- Dependent Elder (variable)
- End of Life (variable)

It is worth noting that Wheelwright's expanded stages for the later years (independent elder, onwards) was a result of his research, and recognition that there are unique traits associated with the various stages of eldership, and that each stage is invoked at different times based on individual circumstances (Wheelwright, 2005).

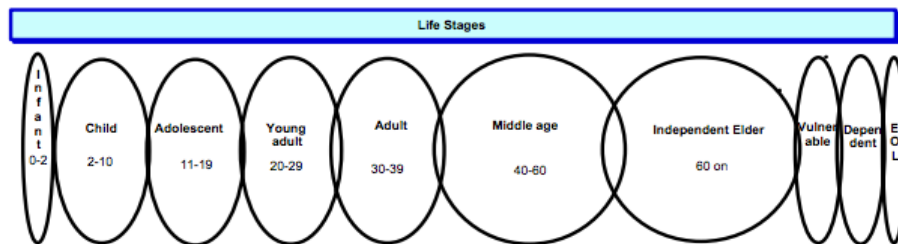


Figure 3 - Life Stages by Verne Wheelwright, from *Personal Futures: Foresight & Futures for Individuals*, 2005

According to Wheelwright, using life stages as a foreknown offers value to the study of personal futures in many ways, notably: in its ability to represent the common stages in the lives of most people; the way in which each life stage interval allows for easier contemplation, planning and visualization for the

future; and the way in which each interval delineates important markers for change between stages (Wheelwright, p. 159-60). In this way, Wheelwright acknowledges and designs for the limitations presented by the construal level theory, especially the high-level construals that allows for envisioning the “big picture” details of each stage. Lower level construals, and the minor details connoted by them, are perhaps harder to design for though.

The second foreknown, personal domains, is a conclusion drawn from Wheelwright’s research. It suggests that life can be “effectively divided into six levels or domains that parallel the lifeline, and that those domains offer an important insight in each person’s life that is beneficial to the study of personal futures” (Wheelwright, 2006). These domains are commonalities that exist in the lives of all humans, across all life stages, and they are as follows:

- Activities
- Finances
- Health and Care
- Housing
- Social
- Transportation

Wheelwright notes significantly that the intensity of each personal domain varies per person and during each life stage. This consideration adds a dynamism to the study of personal futures: The baseline condition for me in one domain may well differ entirely from someone else's, even when that person and I occupy the same life stage. This factor alone would count for different slopes and trajectories into the future between the two people. Where life stages might represent a relatively non-variable component, personal domains is Wheelwright's first inclusion of a truly dynamic component. These trend lines do not simply begin in the present and extend into the future, however; from Zimbardo and Boyd, we also understand that our time-orientation can influence not only the extent to which the past might influence the present, but also the extent to which our preference for the past, present or future might influence the trendline into the future.

The last of the three foreknown categories in Wheelwright's personal frameworks is life events. These events can be anticipated long before they occur, and can be as mundane as learning how to walk or talk as an infant, or as transformative (and unique) as developing an awareness of personal gender identity or falling in love. Regardless of how innocuous or disruptive, lists of life events are "not new knowledge by themselves, but in the context of the personal futures framework, represent a contribution to personal futures

methods, in large part because some life events are foreknowns and can be anticipated, and some life events signal a change of direction in a person's life and future" (Wheelwright, p. 165). At a meta-level, and quite salient to my research, this foreknown category is also important when considered in the context of the availability heuristic, and how it enables the participant to think about what might eventuate during a certain life stage, having not yet lived it.

By combining these three foreknown categories, Wheelwright has effectively pulled together the components of a personal framework that he later designs into his workbook. This combination assembled a "substantial collection of knowledge about what can be known or inferred about a typical human life [and] with this knowledge as a guide, individuals will have a strong foundation upon which to anticipate their own personal futures" (Wheelwright, 2005) Not only that, Wheelwright's conclusion draws noticeable parallels with Snyder's advocacy for a pathway-setting process that encourages hope and resilience through the ideation of multiple routes or pathways. As I engage with the *PFW*, I will pay close attention to whether its design encourages such multiple pathways thinking.

Wheelwright's *PFW* walks users through an intuitive and logical process to anticipate and imagine personal futures. The workbook is organized to

accomplish four outcomes, as noted by Wheelwright in the figure (Figure X) and four items below:

1. Select a state of life as the 'target' for exploration and planning;
2. Evaluate the present status of each of the six personal domains and project the status forward to the 'target' stage;
3. Identify and extrapolate the specific life events across domains, and categorize accordingly to expected probability and impact; and,
4. Add personal goals, plans and desires for the future, along with plans for actioning these preferred futures.

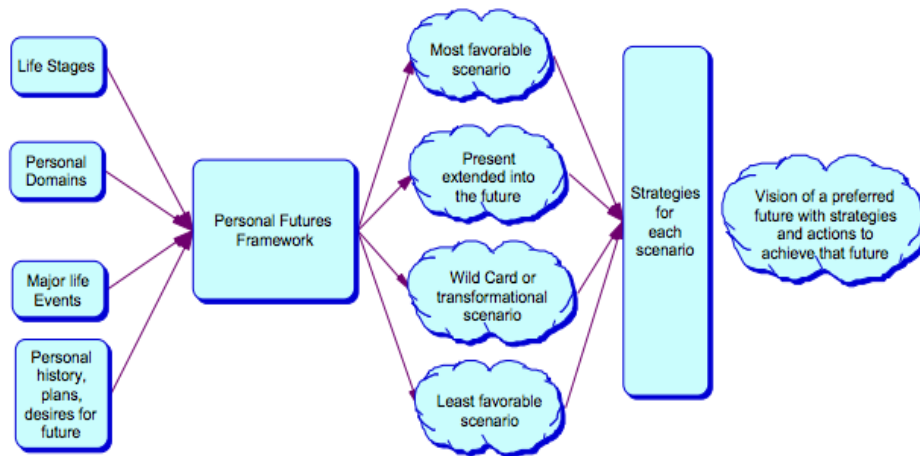


Figure 4 - Personal Futures Framework by Verne Wheelwright, from *Personal Futures: Foresight & Futures for Individuals*, 2005

In reviewing the various stages of Wheelwright's workbook (Figure 4, above), I can easily draw connections to the constituent components of Snyder's hope

theory: goals, pathways and agency. I also notice that in order for the projection and extrapolation required to complete these activities to be successful, I will need to rely on some inventory of life events to draw from --- whether my own or someone else's. The latter observation is directly linked to Gilbert's affective forecasting assertions, specifically as they relate to our imaginative abilities and limits. My research will directly test the *PFW* against Gilbert's theories (published after the workbook). To Wheelwright's credit, even in the absence of Gilbert's *Stumbling on Happiness*, his research considers many of the psychological phenomena that Gilbert draws from, including some of the very same heuristics and biases, such as the availability heuristic, mere exposure effect and psychological distance phenomena.

2.4 Opportunity Spaces

In the next chapter, I will speak to the methodology that underpinned my design research - including a scoped literature review to identify the research question, as well as an experience audit and reflective *research by design* approach that helped frame the research. In the chapter that follows my methodology, I will be laying out insights from my research -- the opportunity spaces -- that bring us back to the central line of research inquiry.

3.0 Methodology

This research investigates, reflects on, and makes recommendations for the efficacy of existing research and frameworks in personal futures, specifically, Verne Wheelwright's *Personal Futures Workbook*. In this context, and as previously described, personal futures (as described by Slaughter) can be understood as the application of foresight and futures studies towards the life of an individual, or towards exploring the futures of an individual (Wheelwright, 2005). The significance of findings from this MRP will help to identify opportunities for enhancements to and improvements of the *Personal Futures Workbook* (as a tangible and actionable intervention), with insights from adjacent and intersecting knowledge domains and related literature.

Proceeding through this chapter, the reader might note the absence of human subjects, save the author (me). At its core, this decision was leveraged to minimize the exposure of human participants to potentially uncomfortable and harmful visceral responses to engaging in a personal futures activity. By virtue of this, this design research could be classified as *research by design*, in how it makes room for insider perspective via a generative approach, related to a real-life context (Sevaldson, 2010). Additionally, my intent in making this decision, was to gain an empathetic perspective on the efficacy of existing work in this field by serving as a participant- researcher. For this project's purpose, serving as

designer-researcher (and participant) allows me best to leverage my understandings of futures studies and personal futures in assessing the degree to which Wheelwright (in his role as personal futures researcher, and perhaps also, as a futures coach, practitioner, and facilitator) has successfully considered contextual factors from adjacent domains such as emotional psychology and cognitive psychology. To this end, at various junctures during this research I will expose aspects of my researched-self, to illustrate insights or draw conclusions for the benefit of the reader. In selection of these excerpts and examples, I have been careful to only share personal reflections that do not impact any of my personal relationships in doing so, and, examples that present virtually no exposure risk to myself.

I am building the outcomes of this project on existing futures knowledge and research, for the purposes of helping individuals imagine, plan, and actualize preferred personal futures and of increasing futures hope, with the help of a structured process that helps them grow in futures-related self-knowledge. An increase in futures hope--a more objectively-defined criterion than happiness--is an important marker of the *PFW*'s success in my research. As mentioned earlier, aiming for future hope is more measurable, and yet may result in increased feelings of happiness regarding the future.

I predict that this research will identify some obstacles for the average person, untrained as a futurist, in completing the *PFW*. If so, then my suggestions for re-designing personal futures skill-building interventions must include lowering such barriers.

In order to fully explore the central research question, this project uses a variety of research inquiry approaches. In keeping with design thinking core paradigms and practices, as emphasized in OCAD University's Strategic Foresight & Innovation Program, the methods follow the creative problem-solving cycle, namely: problem finding (3.1), problem framing (3.2), and prototyping (3.3) (Schön, 1983).

3.1 Problem Finding through Literature Review

Engaging in a thorough literature review in these domains enables me to gather, select and interpret the various psychological and social factors that support and/or limit foresight and futures exploration. Examination of works in these domains highlights instances where foresight and futures writers have incorporated knowledge gleaned in complementary and parallel psychology and social science domains. It also has the potential to expose design gaps in personal futures research and framework-building that might reduce the efficacy of the aforementioned frameworks as tools for personal futures exploration.

The literature review helped moved this project from the place of personal interest and singular understanding of “how might strategic foresight help *me* think about *my* future?” towards a more clarified and concretized hypothesis and central research question that recognizes the multiplicity of the future, as introduced in the preceding chapters:

How might I bridge existing work in cognitive psychology (affective forecasting), emotional psychology (hope theory), personal futures and integral futures to extend an individual's ability to contemplate preferred personal futures?

OR

How might I help to strengthen an individual’s ability to think and work towards a preferred personal future?

3.2 Problem Framing through Experience Auditing and Reflective Practice

“We spend a lot time designing the bridge, but not enough time thinking about the people who are crossing it.”

– Dr. Prabhjot Singh, Director of Systems Design at the Earth Institute

Singh's emphasis on the lack of empathy for the bridge-crosser lies at the heart of why I chose to play the role of participant-researcher. Empathy can be gained by either having the same experience or getting intimately familiar with a subject's motivations, attitudes, personal context and expectations. IDEO's research article in 2014, titled *Empathy on the Edge*, extols the virtue of designing with empathy, positing that empathy enables the designer to "put information in context and pick up contextual cues from the environment, which is essential when we're seeking to understand how things relate to one another, literally and figuratively" (Battarbee et al, 2014).

To more fully understand the interplay among the domains of psychology, futures studies and design in contemplating personal futures, I chose to engage personally with the frameworks, tools, interventions and activities, namely Wheelwright's *Personal Futures Workbook* (PFW) and Zimbardo and Boyd's *Time Perspective Theory and Inventory*, testing for myself the ways and extent to which they supported an exploration of my preferred personal futures. I also wanted to learn the extent to which these personal futures methods account for the cognitive and emotional intricacies and dynamics at play. I employed Zimbardo's tool as a sort of control measure to identify any shifts in my time perspective — pre-PFW (minus 1-day), immediately post-PFW (plus 1-day), and delayed post-PFW (plus 2-weeks). Leveraging the time perspective inventory was

especially important, to see if there might be any shift in the time perspective archetypes that are known to limit the imagining of preferred futures (i.e. past-negative and present-fatalistic).

To accompany my audits of the *PFW*, I maintained a journal to reflect on the experience of using the tool in the context of my central research question. In addition, I recorded a series of self-reflections. These *accounts* connect a researcher's personal experiences and narrative to wider cultural and social understanding, meaning and metaphors. From human-computer interaction literature, we know that these *accounts* often reveal insider perspectives of the *user*, as well as insights into the inherent structure of the activity (or in this case, workbook). The accounts also embody a contextualized model of the activity, thus highlight some details or facets, depending on how the purpose that the designer intends to emphasize (Dourish, 1996). In this context, *truth* is not absolute nor the goal; instead, it is precise for the purpose at hand, that is, precise for the purpose of reflection on a user's experience (ibid). It also exposes the alignment or dissonance between the system as designed, and the system as experienced. Together, these allowed me to compare, analyze and synthesize themes, observations and metaphors from what was espoused in literature, to what was embodied in design, impact and outcome through these personal futures tools.

As the designer-researcher, I have the responsibility of wearing, and seamlessly toggling between two hats (Bowen et al, 2014). Conducting design research as the designer and researcher enables a certain kind of authenticity (via reflective practice and personal experience) but also, a certain tension between the two competing roles -- the search for contextual precision as the designer, and the search for objective truth as researcher (ibid).

3.3 Prototyping through Design Recommendations

This research methodology delivers on the following research outputs, as recommendations for future prototypes and modifications to existing personal futures interventions, activities and tools:

- A publicly accessible design proposal and recommendations for bolstering existing frameworks and tools; and,
- A private, holistic personal narrative, including preferred personal futures scenarios and a preferred personal futures action plan.

These methods are being employed for the purpose of:

- Yielding insights on the intersectionality of subject matter domains through critiquing, reviewing and participating with existing work on personal futures (literature review); and,
- Suggesting/designing/modifying personal futures activities and interventions (toolkit recommendations).

Primary audiences for these research outputs include:

- Futures/foresight scholars, researchers, students (literature review);
- Non-futurist individuals seeking to explore their personal preferred futures (toolkit recommendations);
- Coaches, facilitators, guidance counsellors and practitioners that support others (students and clients) in setting goals and making plans for the future.

4.0 Findings

Herein I distill findings from the critical analysis of literature, and from my insights and meta-insights from engaging with the *Personal Futures Workbook*, Zimbardo and Boyd's time perspective inventory and lessons from Daniel Gilbert's *Stumbling on Happiness* to expose opportunities for augmenting the existing repertoire of personal futures interventions while giving the cognitive considerations the design consideration they deserve.

4.1 On Thinking about Personal Futures

"Imagination is the poor man's [sic] wormhole. We can't do what we'd really like to do -- namely, travel through time, pay a visit to our future selves, and see how happy those selves are -- and so we imagine the future instead of actually going there. But if we cannot travel in the dimension of time, we can travel in the dimensions of space, and the chances are pretty good that somewhere in those other three dimensions there is another human being who is actually experiencing the event that we are merely thinking about."

- Daniel Gilbert, *Stumbling on Happiness*, p. 223

We are all *poor*, in the way that Gilbert describes us, limited in our ability to travel through time, especially into the future. And even if we were able to travel into our future thoughts, our recollection of them could prove to be as unreliable

as our recollection of the past. Our imagination then, is marked by three pronounced shortcomings -- it tends to leave out certain information and purposely fill in others gaps, it tends to imbue the present into the projection of the future or recollections of the past, and it tends to fail in its recognition that things will inevitably look and feel different when they actually happen, compared to how we anticipate they might feel (Gilbert, 2006).

These shortcomings are hallmarks of what cognitive and emotional psychologists have been referencing for decades. As noted earlier, cognitive psychology offers the availability heuristic (the tendency to access what is readily available) and the mere exposure effect (the tendency and preference to recall what one has already been exposed to) as constructs to explain the human disposition to project the present into/onto the future and limit recognition of the inevitable differences between present and future. Construal level theory posits that psychological distance, whether it be temporal, spatial, social or hypothetical distance, challenges one's ability to think about the future with concrete accuracy or detail. Tied to social and hypothetical distance is Zimbardo and Boyd's time perspective theory, that is shaped by one's education, socioeconomic status, culture and family experiences. Based on personal experiences, people develop a biased temporal orientation towards the past, present or future. All futures hope is not lost, however. Zimbardo and Boyd's

research on time perspective theory provides the basis for developing an awareness of one's time orientation, and in time, a capacity for meta-awareness. With that, a person can re-balance and shift orientation towards one that is more ideally suited to constructive recollection of the past, enjoyment of the present, and supportive of futures contemplation.

Snyder, Feldman and Rand's following quote (2002) illustrates the need for students (of the classroom, of life, and in this case, of futures) to develop goals, multiple pathways to those goals, and the agency to engage those pathways:

"In the pathway-setting process, it is important not to stop after establishing a single realistic plan. Instead, it is important to take to heart the saying, "Don't put all your eggs in one basket. If a student has identified only one route (i.e., set of steps) to a desired goal and that route becomes blocked, the student may perceive that all is lost, experience negative emotions, and give up. For this reason, it is necessary to develop multiple routes to goals. Students should be taught to think through each of these pathways to see if it is realistically feasible. If a pathway is not workable, it should be discarded and replaced with other, more realistic strategies."

In more ways than one, Wheelwright's *PFW* provides the requisite structure to think in terms of goals (future preferences) and pathways (scenarios, strategies and action planning). One of the truest strengths of the *PFW* can be seen in how it encourages multiplicity of thought, planning and strategizing, as per Snyder and his colleagues. Additionally, it was successful to:

- partially minimize the effects of the availability heuristic and psychological distance (specifically high-level construals);

For example, Figure 5 below (from my own experience in completing the *PFW*) illustrates the workbook's success in facilitating my thinking towards a high-level construal (big picture) elaboration of my preferred personal future at the *middle age* stage of life.

Write in one sentence your vision of where you want your life to be at the end of your next life stage.

And the end of middle age, I want to feel accomplished and 'done' with life's biggest tasks -- raising children, building a comfortable home for my family, being engaged in my community, and nurturing relationships most important to us. I want us to be a family that cares about each other, about neighbours and strangers, and about our legacy and place in the world.

Let's take this one more step. What do you want in your future for the rest of your life, beyond the next life stage? Do you want a long life? A healthy life? A close family throughout life? What will be important in retirement? At the end of your life?

I want a long and healthy life, for my parents to be close to me (distance and emotionally) until the end of their days, and for my children to grow up to be good people -- leaders in their community, and models for active and engaged citizenship. At the end of my life, I want people to say that my efforts made a difference, that I inspired changed, and that I was a man that loved openly and unconditionally.

Figure 5 - Vision for Personal Futures by Sheldon Pereira, from Verne Wheelwright, from *Personal Futures Workbook*

- consider a scoped-set driving forces, which is entirely fair, given the cascading amplitude of complexity of futures explorations;

To draw another example from my experience with the *PFW*, I was able to extrapolate trends and set goals for my financial (domain) future to middle age (i.e. paying off my mortgage), though had I been asked to also consider how the economy might change in the interim (fluctuations of interest rates, demise of the oil industry, and so on), I would have felt uncomfortable with my goal, because there would have been too much complexity to

consider at once. Instead, the *PFW* allowed me to set a goal with a scoped set of criteria, and contingency planning later in the workbook allowed me to build in contingencies (and recognize the need for contingencies) in order to maintain the goal as a focal point, but retain flexibility in my action planning.

- encourage strategy development and action-planning that might help counteract the time-perspective archetypes (past-negative, present-fatalistic) that limit futures thinking or futures hope.

Even though I might *currently* feel strained by financial resources, the *PFW* gave me enough room to set a lofty financial goal (paying off my mortgage), followed by action planning and backcasting to help me overcome any feelings of being trapped by the *present*. Moreover, it also gave me hope, as I quickly realized how achievable the goal was as I proceeded through the *action planning* and *backcasting* exercises.

Recognizing the strengths of the *PFW*, I did encounter some fundamental challenges in thinking about my personal futures, some of which are directly

related to the design of the workbook, and the wiring of my very *human* mind.

For example:

- I was still prone to judgment errors related to affective forecasting;

My present-self definitely imposed itself on my projections of futures happiness. Most of my goals for *middle age* were coloured by my present state, and there were large thematic elements throughout all of my goals and plans related to completing my Masters degree and paying off debt -- two very present concerns that didn't exist five years ago, and might not entirely exist five years from now. My judgment was influenced by fixating on resolving these present-day criteria, as if, somehow they were the be-all and end-all of my futures happiness.

- I was still prone to the effects of psychological distance (construals);

Despite being able to develop a vision for my future at *middle age* and paint the macro detail with relative (structured) ease, I still struggled in certain domains (especially activities, housing, and transportation) to begin devising a strategy, action plan or

contingencies or to come up with any meaningful detail -- because I was not knowledgeable enough (in and of myself) to do so, and because I couldn't fully paint the detail required for the action planning and strategizing. Having someone to talk with who has similar values, orientation and goals would have been helpful in this task; especially someone who has already lived through the life stage, or has expertise within the domain.

- I was limited by the effects of mere exposure and availability heuristics.

Using the goal of paying off my mortgage as an example, I quickly encountered the availability heuristic and mere exposure effect. I recognized that I was limited in terms of strategies from which I could draw to achieve this goal, because I had not been exposed to the goal (or a similar one) previously. What's it like to pay off a mortgage? What does it take? What are the first steps? These are the questions that I worked through. To offset these challenges, I did some research on the internet and by consulting my financial adviser. This preparation helped uncover what I believe to be a major insight and opportunity to supplement and augment the *PFW*: whom could I recruit, with similar values, goals, and

requisite expertise, to join a *personal board of advisers* to help me identify strategies, action plans, and navigate contingencies?

A central challenge to exploring the futures, personal or otherwise, is that one must consider *who* is thinking about the futures. When I think about any given future scenario, the struggle quickly emerges: am I being *my future self*, or, am I being my *present self in the future scenario*? This toggling between personas requires skill development, as with Zimbardo and Boyd's *time perspective* conditioning (for futures-limiting archetypes). The goal is to develop a meta-awareness of the question: Through the lens of which version of myself am I exploring this future scenario?

In my experience with the *PFW*, I was reminded of this question often, and could rarely find the right answer. Was I supposed to be thinking as the future version of myself? And if so, even when I tried, I couldn't help but feel like an imposter from the present. With respect to my time orientation, I found there to be little shift in my time orientation pre- and post- *PFW*, perhaps because my orientation was already skewed towards past-positive, present-hedonistic and future-focused. Would there have been a more significant shift had I presented as a different archetype? Unfortunately, the answer to that question falls beyond the scope of my findings. Regardless, having an awareness (and meta-awareness) of

one's time perspective and orientation might help further shift the orientation towards a desirable orientation, or at least, mitigate the impact of futures-limiting orientations.

As I worked through Wheelwright's *Personal Futures Workbook*, I encountered an additional unanticipated challenge: a risk-aversion bias that I had not expected to find in personal futures exploration. Psychologists define risk-aversion as a preference for a sure outcome over a gamble with higher or equal expected value (Tversky et al, 1985). In this case, my risk-aversion was a conscious choice. I experienced palpable tension, only wanting to envision futures where sad, bad, or otherwise negatively life-changing events didn't eventuate -- even though I generally recognize and appreciate the possibility of those types of life events. When the scenarios are this personal, the *Personal Futures Workbook* does not necessarily design for how we might persevere through the development of less than ideal or less than preferable scenarios (in my case, the loss of loved ones). Instead, I chose to focus on other losses that were relatively less disconcerting, such as career and personal finances. This begs the question, does the *PFW* help plan for inescapable truths such as these? I posit *no*, or at least not entirely, for two reasons. First, our *psychological immune system* might activate, as a coping mechanism for these uncomfortable (and at

times, inevitable) future realities. And secondly, because it's hard to envision the less likely events that might have large impacts (Gilbert, 2006).

But it is these gaps that yield an opportunity space that merits further exploration.

OPPORTUNITY SPACE

Gilbert's study guide accompanying *Stumbling on Happiness* asks: If people are naturally trapped in their own points of view, and if this is the basis of costly errors, then what kinds of individual remedies might we apply? (Chapter 4) He stipulates that the solution is not to attempt to guess at the future, but instead, to base your predictions or imaginations on the actual experiences of other people. See and ask how others who have gone through the same experience feel. Also, prepare yourself to resist the urge to assume that you will feel much differently because you are special or unique (Gilbert, 2006). Given what I know about my own ability to contemplate personal futures, and the cognitive pitfalls that accompany such an exploration, these ideas raise the questions:

- To what extent am I unique or special in what I hope for in the future?
Or in what I might experience?

- Does personal futures have to be a solitary exploration? Are there opportunities for me to contemplate futures scenarios in ways that leverage the experience of similar others (if you recall from earlier, “others” could be academics, practitioners or the *every* person) and social networks? Would such shared experiences benefit me in planning for my own personal futures and counter the cognitive biases that might undermine my personal futures speculation?

These questions point to the benefits of shifting *personal futures* towards something that engages a social circle of trusted peers, with similar values.

The exploration can still be personal, but perhaps also augmented (to mitigate the challenges above) by leveraging the experiences and expertise of a *personal board of advisers*.

4.2 On Moving from *Design for Happiness* to *Design for Futures Hope*

"We treat our future selves as though they were our children, spending most of the hours of most of our days constructing tomorrows that we hope will make them happy."

- Daniel Gilbert, *Stumbling on Happiness* (p. xiii)

Given the unreliability of *happiness* as a goal, another goal emerges from Gilbert's commentary on the cogitation of our present selves looking into the future. We spend our time looking ahead, *hoping* that our constructions will make our future selves happy. Perhaps the focal point needs to be re-calibrated, from happiness to something else -- hope, perhaps? By re-calibrating from a future focal point of happiness, to a present focal point of having hope, there might be opportunity for some assurance that there has been due consideration for addressing the need for planning appropriate goals and pathways, and feeling some sense of agency.

OPPORTUNITY SPACE

Gilbert's study guide accompanying *Stumbling on Happiness* asks: Is happiness one of many things a person can value, or is happiness what "valuing" *means*? In other words, do we ever value anything for any reason other than its potential to bring us happiness in the short or long term?

As we've explored in Chapter 2, happiness is a volatile construct. We are prone to unreliable and inaccurate backcasting and reporting of happiness in the past and present, future happiness (and forecasting) notwithstanding.

Given this, might there be a better way for us to envision our personal preferred futures with a different criterion for success than happiness?

What if, instead of *futures happiness* as the basis of determining preference for futures scenarios, people move towards a mindset of aiming for *futures hope*?

How might one's ability to envision and prepare for the futures shift through focusing on developing skills for futures hope, rather than relying on (limited) cognitive and social abilities to construct futures scenarios that implicitly lean towards happiness, or at least happiness as our present selves understand it. Better yet would be to design personal futures exercises that combine the best of both, incorporating traditional foresight skills that help mitigate biases, heuristics and psychological distance (as noted in psychology and Gilbert's *Stumbling on Happiness*, and created by Wheelwright to an extent) with *futures hope* activities that open people up to creative possibilities in response to crisis or unexpected life turns (Snyder et al, 2002). In other words, we must encourage hope-building as an innate response to futures uncertainty, through whatever means necessary and most helpful to the individual.

4.3 On Personal Futures

Although just recently emerging as a subdomain in foresight studies, personal futures has existed for decades, albeit not named as such, in the fields of

cognitive and emotional psychology. Although recognized for its potential by many futurists, there is extant, to date, little futures literature or research on personal futures, except that by Verne Wheelwright.

This lack of literature and researchers in futures studies is surprising, but perhaps also slightly misleading. In adjacent fields, for example, we can observe an explosion of interest in hope-related supports, such as personal coaches. In Canada alone, the life coaches industry was valued at \$1-billion in revenue, with over 8,000 people employed across over 4,000 businesses (IBID, 2015). Other industries serve similar value propositions, including the ongoing demand self-help books and the recognition of foresight literacy

Wheelwright's writing, research and workbook tackle, in a very significant and successful first step, the potential of personal futures, as Richard Slaughter describes it, "... to map the parameters ... and to bring many more people into an active engagement with their own potentials" (Slaughter, 1998). The work of personal futures begins to acquaint people with their preferred personal futures, to encourage futures hope, and to prepare for future scenarios (preferred or otherwise).

As the basis of his work in personal futures, Wheelwright acknowledges some underlying assumptions. In summary, he asserts, and I would agree that:

- Futures methods for use by individuals are less distributed and frequent than those developed for groups and organizations;
- While there might be an awareness of futures concepts, the concept of futures as a personal practice is not common;
- Futures methods are difficult, and although taught in measured doses by elementary and secondary schools by guidance counsellors and teachers, there is no compelling evidence to suggest that the knowledge is actually being used by individuals for the purpose that personal futures would suggest; and that,
- The futuring process is complex and requires a keen awareness of one's past and present, and the driving forces in one's life, along with a sense of where those driving forces and trajectories might lead.

These assumptions underpin Wheelwright's efforts, and informed the creation of his *Personal Futures Workbook*. While the workbook is successful in addressing these assumptions and some limitations of personal futures planning, it might be enhanced by taking into account that:

- Personal futures activities predate the subdomain -- there are many tools used by educators, psychologists and therapists that we don't *label* as personal futures interventions, but are designed with similar intent (to increase hope by supporting goal and pathway development) such as the variety of self-help resources, educational courses and software supports;
- There is not yet a common language or nomenclature to accompany personal futures (or futures more broadly) that is accessible and easily understood by naive readers, and there isn't any compelling evidence of persistent and distributed foresight literacy outside of scholarly circles;
- There are many cognitive and social factors to consider in the successful design or enhancement of personal futures workbooks, exercises and interventions -- such as heuristics, biases, psychological distance, and hope, to name a few (as noted in this report);
- Least likely future events tend to have the largest impact (and the most lasting memory), and while the *Personal Futures Workbook* encourages users to think about these less likely events, it can be difficult in the absence of actually experiencing them (thanks to the availability heuristic and mere exposure effect). The challenge then, is that as individuals, we (going through this exercise alone, and as only one person) are not equipped to think about which of these least likely events might

eventuate in our future, despite having access to a list of them.

I offer these critiques respectfully and with great humility, recognizing Wheelwright's contributions to defining the subdomain of personal futures and PFW's position as a first-move effort within it.

OPPORTUNITY SPACE

- Make it social. Mine and leverage the experience of *trusted* others (a personal board of advisors, if you will) to help counteract personal cognitive and emotional limitations.
- Think about thinking. Focus on metacognitive skill development to shift time perspective, heuristics, and biases.
- Design for futures hope rather than happiness. To keep the preferred future scenarios realistic, attainable and achievable, and to prepare people with optimism and creativity in the face of the unexpected.
- Inventory the existing. Explore and incorporate existing hope-building (or otherwise named) activities and interventions that support explorations of personal futures to capture the value of adjacent and intersecting knowledge domains.

5.0 Conclusion

**“One cannot divine nor forecast the conditions that will make happiness; one
only stumbles upon them by chance, in a lucky hour, at the world’s end
somewhere, and holds fast to the days, as to fortune or fame.”**

- Willa Catha, *Le Lavandou*, 1992

It seems, after exploring the landscape of personal futures and trying to envision what my life might look like in the future, that my mind is not entirely equipped to predict what will make me *happiest* in the future, but rather only to imagine what might make me happy. What I know, however, is that thinking about the future, planning for the future that I want, and taking steps towards it, gives me hope. I can only assume that life ebbs and flows, highly likely and less likely events will have an impact, and that in the process of living my life, I will stumble on happiness -- and that some of those unpredictable moments will be the source of great and unplanned joy while others will offer me opportunities to learn, overcome challenges, and deepen my empathy with the human condition.

5.1 Revisiting the Research Question

This exploration began by asking if the intersection of futures studies, psychology and design could support an individual’s exploration of *personal futures*. During the inquiry progress, the central challenge became clear -- how might planning

tools, activities and interventions augment an individual's ability to think about and commit towards a preferred personal future?

Verne Wheelwright's research on personal futures, and the accompanying *Personal Futures Workbook* (which includes the four quadrant worldview analysis from Integral Futures) supports an individual's contemplation of preferred futures through a systematic and thorough process. The workbook encourages optimism for the future, and mirrors hope theory (as introduced by Snyder and others) in how it emphasizes goal setting and pathway/strategy development. Where the *PFW* also shines is in its inclusion of important (albeit basic) consideration of larger, global, contextual forces as relevant for scenario development. These considerations, combined, engage the participant in developing "big picture" insights for their personal futures; effectively minimizing the psychological distance (at the higher construal level). That said, there is a tangible tension between achieving accessibility (design for the every person) and addressing complexity (design for thinking about the futures) that Wheelwright is able to balance quite effectively. It does expose some shortcomings, however, in Wheelwright's design that fails to address people's cognitive failings in thinking about and imagining the future (design for considering heuristics and biases), a problem earlier described and illustrated through Gilbert's work on affective forecasting, happiness and the limits of

foresight in *Stumbling on Happiness*, and in Zimbardo and Boyd's work on time perspective theory and psychological distance.

5.2 What are the Issues? Contributions?

In analyzing the literature and reflecting on my experience as a participant using the *Personal Futures Workbook*, I found that the tensions among the approaches of futures studies, cognitive and emotional psychology surfaced quickly, yielding such questions as:

- Are we really unique or special in what we hope for in the future? Or in what we might experience?
- Does personal futures have to be a solitary exploration? Or, are there opportunities for us to contemplate futures scenarios in ways that leverage the experience of others for the benefit of planning for our own personal futures, and mitigating our cognitive limits?
- Might there be a better way for us to envision our personal preferred futures with a different criterion for success than happiness?

These questions draw attention to opportunities for enhancements to the existing personal futures body of work, like Wheelwright's *Personal Futures Workbook*, and emphasize the need to explore opportunity spaces between

knowledge domains for personal futures planning innovation. My preliminary recommendations, which perhaps also double as *guiding principles for personal futures interventions* include:

- **Make it social.**

Mine and leverage the experience of others, through the recruitment of a *personal board of advisors*, to help counteract one's personal cognitive and emotional limitations. Each person is not as unique in experiences or emotional responses as they would like to believe. An important consideration in the recruitment of these advisors

- **Think about thinking.**

While cognitive limitations are real, people can develop and hone the skills needed to shift time perspective, heuristics and biases. Then they can develop a meta-awareness regarding how their cognition and emotions discourage or support the *foresighting* of and planning for personal futures.

- **Design for futures hope rather than happiness.**

Given the unreliability of happiness as a measure of success, designing for

increased futures hope rather futures happiness will facilitate development of more realistic, attainable and achievable preferred futures scenarios. It might also encourage optimism, resiliency and creativity in the face of the unexpected.

- **Inventory the existing.**

To borrow a term from organization design and project management, horizontal integration (across knowledge domains, in this case) might be what is needed to explore and incorporate existing hope-building (by whatever name) activities and interventions. Using these interventions to support explorations of personal futures leverages the value of intersecting and adjacent knowledge domains, such as cognitive and emotional psychology.

At the core of these guiding principles is the notion that the *individual* would benefit from social experiences and structures, and from skill development, to shift our focus from happiness to hope. In moving these principles towards actionable steps, it is also important to think about the nature of these social experiences and structures, such as the personal board of advisors. So as not to *corporatize* the individual, and to leave room for supportive dialogue, recruitment of such a board of advisors will rely on the authenticity of the

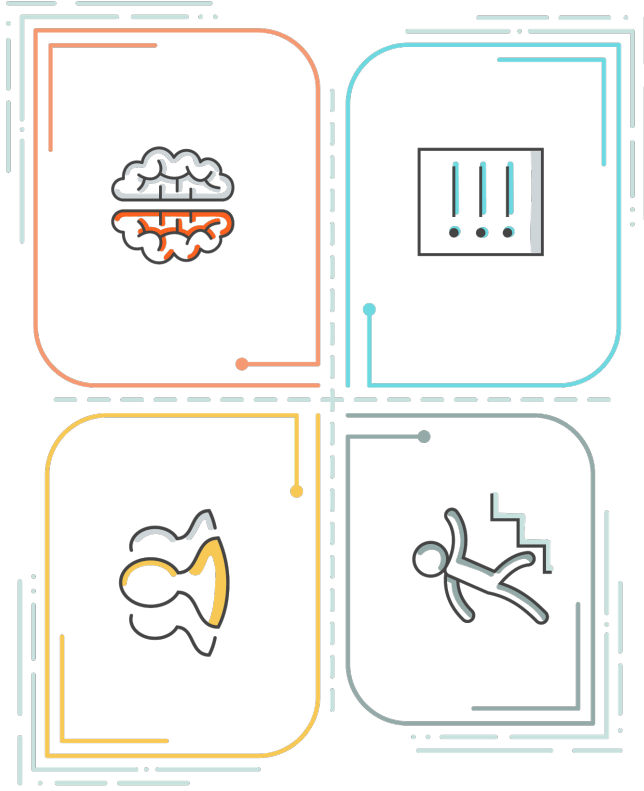
individual's relationships with the board members. In doing so, an individual might be able to engage in activities that increase agency rather than anxiety, in that, there is a well-developed layer of trust in the relationship that can be leveraged for the benefit of these hope-building activities.

— make it social —

Mine and leverage the experience of others, through the recruitment of a **personal board of advisors**, to help counteract one's personal cognitive and emotional limitations. Each person is not as unique in experiences or emotional responses as they would like to believe.

— think about thinking —

While cognitive limitations are real, people can develop and hone the skills needed to shift time perspective, heuristics and biases. Then they can **develop a meta-awareness** regarding how their cognition and emotions discourage or support the foresighting of and planning for personal futures.



— design for futures hope —

Given the unreliability of happiness as a measure of success, designing for increased futures **hope rather futures happiness** will facilitate development of more realistic, attainable and achievable preferred futures scenarios. It might also encourage optimism, resiliency and creativity in the face of

— inventory the existing —

Horizontal integration across knowledge domains might be what is needed to explore and incorporate existing **hope-building activities** and interventions. Using these interventions to support explorations of personal futures leverages the value of intersecting and adjacent knowledge domains, such as cognitive and emotional psychology.

Figure 7 - Guiding Principles for Personal Futures Interventions, Sheldon Pereira

5.3 Future Research (pun intended)

While the observations and recommendations in this report are rooted in analysis and personal experience, a deeper and more rigorous research-based exploration would yield valuable insights into the future direction of personal futures as a domain. I believe that the work is ultimately valuable, both societally and individually. The permeation of a common language and personal futures practices could have wide-reaching impacts for futures-oriented paradigms in society in that personal fluency might lay the groundwork for a broader cultural acceptance of foresight and futures methods as a prevailing paradigm.

This project scratched the surface on a number of interesting questions not addressed here; I see these as potentially rich veins for future research:

- What relationship can be identified between personal futures activities and feelings of present/futures hope (direct or inverse correlation, or even causality)?
- How might personal futures activities and experiences be designed to move past/beyond/through the limits of the participants' cognition?
- What role might personal coaches, mentors, educators, and advisors, play in the exploration of personal futures?

- Is personal futures a misnomer for the domain, given what we know about the uniqueness of each person's experiences and feelings? Could personal futures be more effectively envisioned as a social/networked activity tasked with exploring an individual's future scenarios?

5.4 Knowledge Mobilization

As a mechanism for better understanding the early learnings gleaned from my exploration in personal futures, after completing the requirements of this research project, I intend to test my assumptions, syntheses and recommendations in different ways:

- Assemble a resource guide for working through/beyond the limits and fallacies of our heuristics and biases;
- Make recommendations for updating or amending Wheelwright's *Personal Futures Workbook* (post-completion of the Strategic Foresight and Innovation program);
- Submit conference proposals to the Association for Professional Futurists and the Canadian Association of University and College Student Services;
- Publish my research project, recommendations, and workbook suggestions to my personal blog;

- Socialize personal futures with professional/personal coaches, educators, mentors and advisors to understand where and how the work fits within their professional practices.

5.5 Closing Thoughts

At the start of this exploration, I wondered:

What do I want for my future?

How will I get there?

And, how can I possibly be thorough in considering the complexity of my life today and all of the unknowns that will surely manifest over time?

At this juncture of my personal futures journey, I have hope in the knowledge that answers to these questions are more evident than they were when I first began.

I know what I want for my future, and despite my best efforts not to fixate on happiness (because I know better) -- I want to be happy in the future.

Now, though, I don't rely on happiness alone.

I have a vision for what I want for my future, a plan for how to get there, and a good idea of whom to recruit in support of my pursuits and planning. More than that, I have *hope*. Hope that, despite the uncertainty of the future and all of its complexity, my personal futures journey needn't be mine alone. It can be for me and about me, but I see that it doesn't have to be a solo mission. I think there might even be room for me to help others on their journey to find hope for their future selves.

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Appendix A - The *Personal Futures Workbook*

The workbook for
IT'S YOUR FUTURE Make it a Good One!

The Personal Futures Workbook

Fourth Edition



Verne Wheelwright, Ph.D.



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Ulrich Coho	Last station nursing home
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Your Workbook

This edition (Fourth) of the Workbook has been updated to be used by itself or with my book ***It's YOUR Future Make it a Good One!*** This workbook can be filled in and saved on your computer or you can print it out and fill it in by hand. Use it however it works best for you.

To learn more about Personal Futures, please visit the web site www.personalfutures.net. I also have blogs about Personal Futures at www.yourpersonalfuture.blogspot.com and at www.wfs.org. To learn more about my books, please visit www.vernewheelwright.com. For updates, follow me on Twitter @urfuturist or on the Personal Futures Network page on Facebook.

Now just a few thoughts on Personal Futures, and what this workbook should do for you.

The steps and methods described here can be very effective in planning for and achieving your preferred future, which is why this book was written. But look a little further. These same steps can be applied to many important situations or decisions in your life and in your career. Think about that, and mentally apply these concepts to a personal or business situation.

1. Define your present situation and define a time frame for resolution. What are the two most important forces driving change in this situation? For each driving force, what is most plausible positive limit? What is the most plausible negative limit?
2. Develop scenarios based on variations in the driving forces including one wild card or transformational scenario.
3. Identify your preferred outcome; identify strategies to achieve that outcome and the sequence of actions you would have to take.

Written here, that sounds complicated, but once you have been through the process you'll find it pretty easy. You can apply this system and these concepts to all manner of future situations, whether planning the family vacation, buying a new home or planning a career move. You will also find these techniques useful in career situations, because these methods are scalable from one to thousands!

Verne Wheelwright
verne@personalfutures.net

Introduction

What is a personal future? As we interpret personal futures here, they are explorations of the potential futures of one individual, but only the futures that directly involve that individual. You will be learning about the futures that relate directly to you and your family.

What should you be able to expect from studying about your future? The approach you will take with this workbook consists of three steps:

1. Build a framework of information about your life.
2. From the framework information, explore your future with scenarios.
3. From the scenarios, develop a vision, strategies, and action plans for your future.

You will use the same methods that have been practiced by futurists for decades all over the world. At the end of this process you should have an overview and a vision for your life, specific plans for the next stage of life, and contingency plans to deal with unexpected changes.

There are three steps that you will be following in this workbook as you prepare for your future:

Look at Your Life and Where You Are Now

- Life stages
- Personal domains and driving forces
- Life events
- Your values, strengths and weaknesses

Explore Your Futures with Scenarios

- Develop a scenario matrix
- Examine the driving forces in your life
- Create four scenarios

Create Your Future—The Future You Want to Live

- Create a vision for the next stage of your life.
- Develop strategies
- Develop action plans
- Develop contingency plans

And the final step.. **Live your plan!**

Section I

Look at Your Life and Where You Are Now

Before you can apply futures methods to your life, you must have a base of information from which to draw conclusions about your possible futures. In this section, you will learn about 1) the stages of life, 2) six personal domains that contain the forces that propel life forward, and 3) life events that can be anticipated, both as to probability of occurrence and extent of impact. This section will conclude with an examination of your personal values, strengths and weaknesses. This information will become the foundation from which you will create personal scenarios in Section Two.

Stages of life




(Chapter 2 in *It's YOUR Future*)

Ten stages of life.

On the next few pages are listed ten life stages, with a very brief description of each stage. As you learn about the stages, be aware of the change periods between stages. These transitions are important and sometimes difficult times in your life, but preparation and understanding will help you deal with them. Note that after age sixty, the stages are no longer related to chronological age, but are more related to physical and mental health.

Change is what studying the future is all about. Without change, every day would be like the movie *Groundhog Day* in which every day was the same. When you explore the future, you should be looking for the changes that may (or will) occur in your life.

The small photos included with the descriptions of each life stage are intended to help you think about these stages in terms of images. Hopefully they will trigger mental images of your own that will help you visualize future life stages.

Life Stage	Characteristics of Life Stage
	<p>Infant</p> <p>Birth through 2 years. Dependent, brain and sensory abilities developing. Learning motor skills.</p>
<p>Child</p> <p>3-9 years Growing and mastering motor skills and language. Learning to play and socialize. Continued growth, formal school, and organized activities.</p>	
	<p>Adolescent</p> <p>10-19 years. Growth spurts. Puberty brings hormonal changes and reactions. Strong emotions often rule decisions. Risks for injury, alcohol, drugs, tobacco, etc. In some societies or segments, education ends and career, marriage, and family decisions are made.</p>

	<p>Young Adult</p> <p>20-29 years, Completing higher education and beginning career and family. Potential coping and financial pressures</p>
<p>Adult</p> <p>30- 39 years. Managing family and career growth. Increasing numbers of couples are starting families in this stage. Continued coping pressures.</p>	
	<p>Middle age</p> <p>40-60 First signs of aging and effects of lifestyle; menopause, children are leaving the nest, grandchildren arrive, career peak. Aging parents may require help.</p>

<p>Independent Elder</p> <p>Age 60 onward. More signs of aging and lifestyle effects. Eligible for Social Security, Medicare (U.S.), pensions. Retirement. More discretionary time and opportunities for travel, hobbies and sports. Some health problems and medications. May be caring for a spouse or others. This stage is becoming the longest stage of life.</p>	
	<p>Vulnerable Elder</p> <p>Beginning frailty, cognitive or multiple health problems. Require some assistance. Stop driving. Possible move to Assisted Living facility. This stage is optional, but in the past was the image of old age.</p>
<p>Dependent Elder</p> <p>Requires daily care. Unable to perform all personal functions. Possible move to nursing home. This stage is also optional.</p>	
	<p>End of Life (Up to six months)</p> <p>Diagnosed with terminal condition or the final stage of a disease. May require hospice care, hospitalization or nursing home care. This stage may be very brief.</p>

Now, look back at the stages of life for a moment. Do you have an image in your mind that describes each life stage? Using the stages and the images, can you see forward to future stages of your life?

To complete the life stages portion of your personal research, decide which life stage you are going to plan for. You can plan for a life stage or you can simply plan for the next ten years.

My present life stage is	
The life stage for my personal strategic plan is	
This life plan ends in the year	

Which life stage are you in now? Your children? Your parents? What is the next stage for each of you? Understanding the life stages of family members helps you prepare for their changes and for the resulting impacts on your life.

Using the chart on the next page, enter your present age in the first column on the line for the current year, then write in your age for each succeeding year. For the life stage you are in at the present, determine what year that stage ends. Underline that year and enter your age during that year. When does the next stage end? Underline or circle that year as well.

Do the same for each family member. Determine which life stage each person is in now, and in what year that stage will end. When you complete the chart, you will have marked the important life changes for the members of your family, the times when you and each family member change from one life stage to another, and your ages at that time. By reading across the chart, you can relate the changes in family members' lives to your own age and the calendar year.

Family members: Ages and Stages

Year	Your age	Spouse age	Oldest child	Youngest child	Oldest parent	Others	Others
Name							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							
2020							
2021							
2022							
2023							
2024							
2025							
2026							
2027							
2028							
2029							
2030							
2031							
2032							
2033							
2034							
2035							

For columns headed "Others", list other close friends, family members, or important people in your life. These may vary, depending on your age. You can list grandparents, grandchildren, siblings, close friends, and even pets. An example of a completed worksheet is shown on the next page.

Example: Family Worksheet for Young adult

Year	Your age	Spouse age	Oldest grandparent	Youngest grandparent	Oldest parent	Youngest parent	Youngest sister
Name	Chris	Not yet!	Norman	Gert	John	Rhonda	Erin
2010	20		70	60	44	42	18
2011	Young		Independent	Independent	Middle	Middle	Adol
2012	Adult				Age	Age	Young
2013							Adult
2014							
2015							
2016							
2017							
2018							
2019							
2020	30		80	70			
2021	Adult						
2022							30 Adult
2023							
2024							
2025							
2026					60		
2027					Independent		
2028						60	
2029						Ind	
2030	40		90	80			
2031	Middle						
2032	Age						40 mid
2033							
2034					69	66	

Personal Domains

(Chapters 4, 5, 6 in *It's YOUR Future*)

Personal domains are made up of the forces and sub-forces that move through your life, and, in many cases, move you. When these forces pressure you or motivate you, they are driving forces in your life. Here, we recognize six categories of forces that are common to all people and are a part of every person's life from birth through death.

Each domain may contain several different forces, and any one of these forces may be dominant during a life stage. For example, the Social Domain is usually a driving force in the lives of young adults. In the early years of this stage, time with friends is very important, but when a person makes a decision to marry and start a family, the family dominates the Social Domain, driving many of the individual's decisions.

Whether with family or friends, this stage tends to be strongly related to the people in a person's life, the Social Domain. At the same time, young adults are completing their education and beginning their careers, both forces within the Activities Domain. In the Young Adult stage, the Social (family and friends) and Activities (education and career) domains are often the driving forces in an individual's life.

The Financial Domain may become a more dominant force in the Adult stage, partly due to the needs and demands of the family and partly as the individual finds a need to accumulate savings and assets.

The Health Domain becomes dominant later in life, usually during the Independent stage and the later stages. Younger people may find this domain to be a strong force if they have health problems or a strong focus on diet or physical fitness.

The Housing Domain emerges at different times in life, whenever a concern about acquiring, changing or improving one's housing situation occurs. A need or decision to relocate to a different area also gives this domain temporary importance. Once the needs are satisfied, the Housing Domain recedes into the background.

The Transportation Domain is important to Adolescents as they become eligible to become licensed to drive vehicles, to anyone commuting to work, and again to older people who face the loss of the ability to drive. In some cultures, where few people own automobiles, walking, motorcycles and buses are prominent means of transportation. But for most people, little thought is given to transportation until, for some reason, it is not available.

Personal Domains

Activities Domain- All the things you do. For example:

School- training, self-improvement, education throughout your life.

Work or career

Religion

Sports, hobbies, travel, games and entertainment

Finances Domain- Everything related to your finances. For example:

Income, assets

Expense, debt, liabilities

Investments

Financial risks, insurance

Health Domain- Everything related to your health. For example:

Health status- physical and mental condition.

Medications

Diet and exercise

Medical care- care you receive from professionals

Personal care – the help you receive with the activities of living

Housing Domain- Everything related to your home and where you live. For example:

Home- house, apartment, mobile home, care facility

Community your neighborhood and community

Nation, the country and world region where you live

Climate

Social Domain- Everything to do with people in your life. For example:

Family, friends

Co-workers, community

Advisors

Organizations

Transportation Domain- Everything to do with mobility and access. For example

Mobility- walking, wheelchair, scooter

Personal transportation- automobile, bicycle, motorcycle

Distance to commute- to work, markets, health care, etc.

Local public transportation- bus, taxi, local train, ambulance

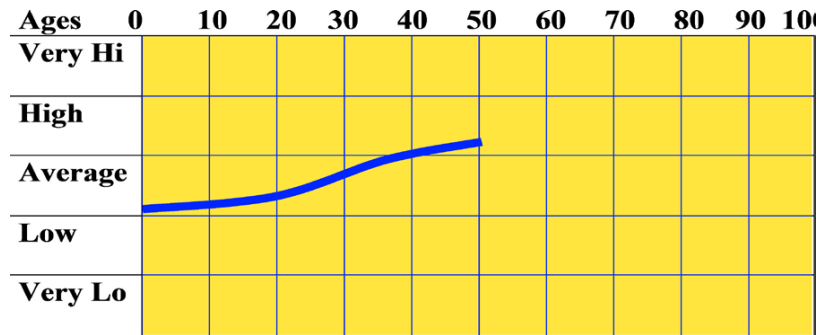
Long distance public transportation- train, airplane, ship

A few tools for evaluating forces and trends

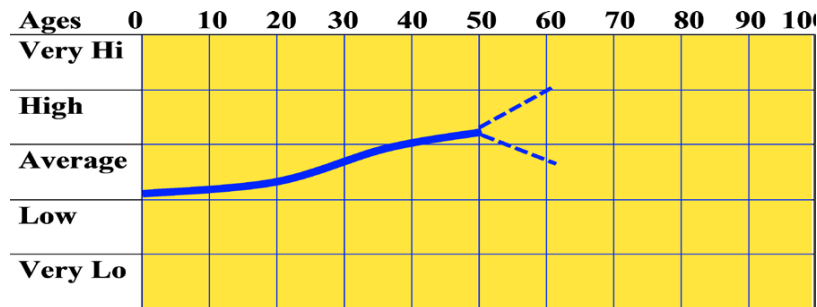
(Chapter 5 in It's YOUR Future...)

Create a time series and a trend line

For each domain, you can use a chart like the one below to rank the quality of that domain in your life at each age. Using the graphs on the Domain pages that follow, and following the examples below, your first step is to make a line in the box for each ten-year age group, ranking the quality level of your life at that age, up to your present age. Now connect all the lines, creating a line from birth to your current age.



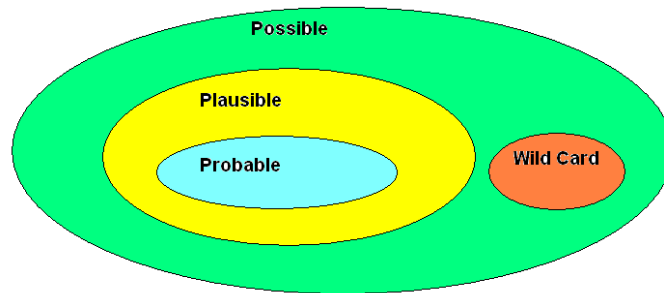
Next, project one line into the future stage you plan to study, as seen below. This line will represent your best estimation of the highest plausible quality for the next life stage. This is your optimistic projection for this domain.



Finally, make a second line from the present through the next ten-year period, as shown above, but representing the lowest plausible quality for the next life stage. This is your pessimistic projection for the next life stage.

Keep in mind that these projections are estimations. Also, keep in mind that these projections should be within the limits of plausibility. How do we define plausibility?

One way is shown in the Plausible area in the diagram below. The area outside the cone formed by your two projections is represented in the Possible area.



This diagram illustrates the possibilities that exist in the future, and shows that *everything* is within the realm of Possible, (the outer ring). Plausible is a smaller area within Possible, and anything that is Probable is within the Plausible area. Wild cards (like winning the lottery, being hit by a meteor, etc.) are in the possible area, but not in the plausible area.

Blank workspaces for each domain follow. On each, you will mark the quality level of that domain in your life at every ten-year interval up to your present age. Look for changes in levels and for the direction the line is moving at your present age. The direction and angle of the line leading to your present age indicate the present trend of that force in your life. The direction of the trend line may be upward, downward or level. The angle of that direction from horizontal indicates the speed at which the trend is changing.

The individual domain worksheets in this section will be helpful in several ways. The lines that you extend into the future will help you (in a later section) define plausible scenarios for the future. The completed worksheets will help you create a framework of information that will become the basis for your scenarios about the future.

Activities



The Activities domain includes school, training, self-improvement, work or career, religion, sports, hobbies, travel, and the all other things you do. Some activities, such as addictions, are negative or destructive, and can also become driving forces.

Activities Domain

Ages	0	10	20	30	40	50	60	70	80	90	100
Very Hi											
High											
Average											
Low											
Very Lo											

To create a graph

- 1- Determine the quality levels of the *activities* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use xxxx (or any other key) to make your line. This line represents your opinion of the quality of the *activities* in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with the *activities* in your life.
- 2- Starting at your present age, draw a line that represents the best plausible or optimistic projection of your *activities* through the next life stage.
- 3- Starting at your present age, draw a line that represents the worst plausible or pessimistic projection of your *activities* through the next life stage.

What is your present level of satisfaction with your *activities*?

What would you like to change?

What would you have to do to initiate a change?

Finances



The finances domain includes everything that has to do with your finances, including your income, expenses, assets, liabilities, investments, insurance, taxes, credit cards, and all the time you spend thinking (or worrying) about your financial responsibilities or opportunities.

Finances Domain

Ages	0	10	20	30	40	50	60	70	80	90	100
Very Hi											
High											
Average											
Low											
Very Lo											

To create a graph

1- Determine the quality levels of the *finances* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use xxxx (or any other key) to make your line. This line represents your opinion of the quality of the *finances* in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with the *finances* in your life.

2- Starting at your present age, draw a line that represents the best plausible or optimistic projection of your *finances* through the next life stage.

3- Starting at your present age, draw a line that represents the worst plausible or pessimistic projection of your *finances* through the next life stage.

What is your present level of satisfaction with your *finances*?

What would you like to change?

What would you have to do to initiate a change?

Health



The health domain includes everything related to your physical, emotional and mental health. This includes your health status, conditions or diseases, medications, diet and exercise, medical care, and personal care that you receive.

Health Domain

Ages	0	10	20	30	40	50	60	70	80	90	100
Very Hi											
High											
Average											
Low											
Very Lo											

To create a graph

- 1- Determine the quality levels of the *health domain* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use xxxx (or any other key) to make your line. This line represents your opinion of the quality of the *health domain* in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with the *health domain* in your life.
- 2- Starting at your present age, draw a line that represents the best plausible or optimistic projection of your *health* through the next life stage.
- 3- Starting at your present age, draw a line that represents the worst plausible or pessimistic projection of your *health* through the next life stage.

What is your present level of satisfaction with your *health*?

What would you like to change?

What would you have to do to initiate a change?

Housing



The housing domain includes your home, the neighborhood and community you live in, your country (including its political and economic systems), and the climate for your region of the world. If you live in (or expect to live in) a care facility, that is also part of your housing domain.

Housing Domain

Ages	0	10	20	30	40	50	60	70	80	90	100
Very Hi											
High											
Average											
Low											
Very Lo											

To create a graph

- 1- Determine the quality levels of the *housing domain* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use xxxx (or any other key) to make your line. This line represents your opinion of the quality of the *housing domain* in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with the *housing domain* in your life. Remember that this domain includes all aspects of housing, from your home and community to world region and climate.
- 2- Starting at your present age, draw a line that represents the best plausible or optimistic projection of your *housing* through the next life stage.
- 3- Starting at your present age, draw a line that represents the worst plausible or pessimistic projection of your *housing* through the next life stage.

What is your present level of satisfaction with your *housing*?

What would you like to change?

What would you have to do to initiate a change?

Social



The Social domain starts with family and closest friends, then expands outward to embrace your friends, co-workers, advisors, and community. Sociology and other disciplines often use an illustration of nested circles to demonstrate some of these social relationships.

Social Domain

Ages	0	10	20	30	40	50	60	70	80	90	100
Very Hi											
High											
Average											
Low											
Very Lo											

To create a graph

1- Determine the quality levels of the *social domain* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use xxxx to make your line. This line represents your opinion of the quality of the *social domain* in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with the *social domain* in your life.

2- Starting at your present age, draw a line that represents the best plausible or most optimistic projection of your *social life* through the next life stage.

3- Starting at your present age, draw a line that represents the worst plausible or pessimistic projection of your *social life* through the next life stage.

What is your present level of satisfaction with your *social domain*?

What would you like to change?

What would you have to do to initiate a change?

Transportation



The Transportation domain includes all forms of mobility, including walking, bicycles, wheelchairs, cars, taxis, buses, boats, airplanes and any other form of transportation.

Transportation Domain

Ages	0	10	20	30	40	50	60	70	80	90	100
Very Hi											
High											
Average											
Low											
Very Lo											

To create a graph

- 1- Determine the quality levels of the *transportation domain* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use xxxx (or any other key) to make your line. This line represents your opinion of the quality of this domain in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with this domain in your life.
- 2- Starting at your present age, draw a line that represents the best plausible or optimistic projection of this domain through the next life stage.
- 3- Starting at your present age, draw a line that represents the worst plausible or pessimistic projection of your *transportation* through the next life stage.

What is your present level of satisfaction with your *transportation*?

What would you like to change?

What would you have to do to initiate a change?

Driving forces in your life

During *each* stage of your life, one or two domains will probably dominate the important changes in your life. The table below shows some of the common driving forces in each stage of life. These are simply indicators, a starting point.

Common driving forces for each life stage

Life Stage	Driving force 1	Driving force 2
Infant	Social- family	Activities- learning
Child	Social- family	Activities- school
Adolescent	Social- peers; independence	Activities- school, sports
Young adult	Activities- School, career	Social
Adult	Social- family	Activities- career
Middle age	Activities- career	Social- family Health
Independent elder	Activities- retirement	Health
Vulnerable elder	Health- declining	Social – family or Housing- care facility
Dependent elder	Health- declining	Social – family or Housing- care facility
End of life	Health- terminal	Social – family or Housing – care facility

.As you look forward to the coming life stage, which domains or forces are likely to be dominant in your future. Which forces will bring about change in your life? List the two (or three) domains or forces that you believe will be dominant in your next life stage.

Dominant force (domain) #1	
Dominant force (domain) #2	
Dominant force (domain) #3	

Scanning your environment and STEEP

Awareness of changes in your community and the national economy as well as changing social or technological trends in the world around you should be built into your strategies and action plans. This can translate into simple awareness — for example, in your community, be aware of planned future projects that might affect your family or your property, positively or negatively. Also, be aware of movements or activity to create laws or regulations that may impact you.

Many futurists use the mnemonic “STEER” to remind them of some of the outside forces that may affect our lives.

Social forces

Technological forces

Economic forces

Ecologic forces

Political forces

Which of these forces are likely to have a strong impact on your life over the next ten years?

In the worksheet on the next page, consider these forces and how each one could affect you at a local, national, or international level.

STEEP Scanning Worksheet

	World	National	Local
Social			
Technology			
Economic			
Ecologic			
Political			

Life Events

(Chapter 7 in *It's YOUR Future*)

Life events are simply the things that happen in our lives. Some events are more important than others, and some events (turning point events, for example) may actually change the direction of your life. Marriage, divorce, birth of a child, and retirement are all examples of turning point events. Other events such as birthdays and anniversaries may simply be milestones, with little or no impact. As you look ahead for events in your future, your concerns will lie with probabilities and impacts.

If an event has no impact, regardless of probability, it does not require much preparation. Events that have a high probability of occurrence and a high impact are events that you will want to prepare and plan for. Events with a low probability of occurrence, but a high impact are called wild cards, for which you may want to make contingency plans.

	Considerations for Personal Futures	Examples
When	When is the event likely to occur?	At what age or life stage?
Type	What type of event is this? Turning point Life cycle/biologic Legal Intentional/choice Unintentional Other	Marriage, children, divorce Growth, puberty, menopause Voting age, retirement age Marriage, children, divorce Deaths of family or friends Accident, job loss, anniversaries
Impact	What is the impact of the event?	What is the severity? Physical, emotional, financial?
Probability	What is the probability of this event occurring?	During your life? During any particular time period?
Domain	Within which domain does an event occur? Activities Finances Health Housing Social Transportation	Complete education, start career Save or invest for retirement Exercise to maintain health Move to a different home Birth of a child Learn to drive a car

Reading the table on the previous page, it is apparent we can look at *some* events as foreknowns. We can be pretty certain they will happen. Based on the experiences of others who have already experienced these events, it is possible to anticipate, at least to some degree, the timing, probability, and impacts of many events. When compared with life stages and personal domains, this gives us a third perspective of the future. Later, we will combine these three perspectives (stages, domains, and events) into a framework that summarizes your knowledge of your futures.

Events that commonly occur during specific life stages

On the next page is a table of common events in life and the life stages in which those events are likely to occur. This listing is intended to give you some indication of events to anticipate or prepare for at different times of life. For the most part, these events are common in the United States middle class, but not common everywhere. Some events, marriage and first births for example, are affected by cultural patterns and socio-economic status.

Examples of common life events

Life Stage	Common Events	High impact Events
Infant	Learning, walk, talk Minor illnesses	Serious illness
Child	School Growth Minor injuries and illnesses	Serious illness Bullying Parents divorce
Adolescent	Complete required schooling Puberty, emotions, sex Physical growth Begin driving Risky behaviors	Accidents, serious injuries Arrest Pregnancy Parents divorce Death of parent or friend
Young adult	Complete higher education Begin career Move to own housing Marriage First child	Accidents Illness or injury of child Job loss
Adult	Career pressures- advances Managing family Last child	Financial pressures Divorce Job loss
Middle age	Menopause-end child bearing Aging signs Empty nest Grandchildren Parents retire Peak earnings, savings	Serious or chronic illness, self or spouse. Parent illness or death Crime victim Job loss Divorce
Independent elder	Eligible for retirement Social Security, Medicare (U.S.) Work/retirement choices Discretionary time Great grandchildren Increased aging signs Relocate, new friends Travel Problems in children's lives	Retirement Changing roles & social Serious illness, self or spouse Death of spouse Become caregiver Stop driving
Vulnerable elder	Frailty Cognitive problems Risk of falls Risk of scams, victim of crime	Falls, injuries Assisted living
Dependent elder	Reduced activities Increased medical Reduced social	Dependent on others Losing control of life Nursing home
End of life	Reduced activities and social Increased medical Good-byes	Terminal diagnosis Hospice

Life Events Worksheet

Use the following worksheet to list events that you anticipate in your life during the life stage for which you are going to plan. Use the forces listed in the Domains column as reminders for events.

Domains and Sub-forces	High probability, high impact events in your life (for strategic planning)	High impact-child, parent, other	Wild card events
Activities School, training Career, work Sports, hobbies Religion			
Finances Income, investments Expenses, debt			
Health Condition Medication Care			
Housing Home Community Country, region			
Social Family Friends Community			
Transportation Mobility Personal, auto Public			

Example: Life Events Worksheet - Young Adult stage

Domain Sub-forces	High probability, high impact events	High impact- child, parent, other	Wild card events
Activities School, training Career, work Sports, hobbies Religion	<i>Finish schooling Start career Promotion</i>	<i>Parents middle age, many changes Children infants</i>	<i>Promoted! Fired!</i>
Finances Income, investments Expenses, debt	<i>Earning own income, End parents support. Finance car/house Excessive debt</i>	<i>Parents don't help Two incomes</i>	<i>Major Bonus Major loss</i>
Health Condition Medication Care	<i>Expecting! Injury or major illness</i>	<i>Grandparent/parent illness</i>	<i>Serious illness Crime victim</i>
Housing Home Community Country, region	<i>Moving First apartment First home</i>	<i>We/Parents move away</i>	<i>Transferred to New York! Transferred overseas</i>
Social Family Friends Community	<i>Marriage First child Marital problems Job/family conflicts</i>	<i>Parents divorce Wife starts work Risk-grandparent health</i>	<i>Twins!</i>
Transportation Mobility Personal, auto Public	<i>Used car, high maintenance Traffic tickets First new car Auto accident</i>	<i>Family injured</i>	<i>Home office Very long commute</i>

Personal Values Worksheet

(Chapter 8 in *It's YOUR Future*)

Values- what is important to you? This worksheet asks you to compare and rank your values. In the Rank column, select the value that is most important to you and enter the number 1. Then pick the second, third and on to the end of your list. For future reference, list your values in numerical order in the last column.

Value	Rank	List your Values in order of importance to you	Rank
Career			1
Professional relationships			2
Recognition			3
Power or influence			4
Income			5
Financial security			6
Net worth			7
Family			8
Family activities			9
Personal/family image			10
Ethics/principles			11
Religion			12
Independence			13
Contribution to others			14
Challenge/risk			15
Geographic location			16
Health			17
			18
			19
			20

Example: Values worksheet for Young Adult

Value	Rank	List your Values in order of importance to you	
Career	3	family	1
Professional relationships		friends	2
Recognition	5	education/career	3
Power or influence	9	income	4
Income	4	recognition	5
Financial security		Personal image	6
Net worth	8	Location-New York!	7
Family	1	Net worth	8
Family activities		influence	9
Personal/family image	6	ethics	10
Ethics/principles	10	independence	11
Religion			12
Independence	11		13
Contribution to others			14
Challenge/risk			15
Geographic location	7		16
Education	3		17
Friends	2		18

Example: Values Worksheet for Young adult

Example: Values Worksheet for Independent Elder

Value	Rank	List your Values in order of importance to you	Rank
Career		Spouse and family	1
Professional relationships		Health	2
Recognition		Independence	3
Power or influence		Financial security	4
Income	5	Income	5
Financial security	4	Geographic location- warm!	6
Net worth		Ethics and principles	7
Family	1	Family activities	8
Family activities	8	Contribution to others	9
Personal/family image			10
Ethics/principles	7		11
Religion			12
Independence	3		13
Contribution to others	9		14
Challenge/risk			15
Geographic location	6		16
Health	2		17

Compare these two examples and note how values may change from one life stage to another.

Strengths, Weaknesses, Opportunities, and Threats

(Chapter 9 in *It's YOUR Future*)

This technique is usually referred to as “SWOT” and starts with a simple self analysis of your personal strengths and weaknesses. This is an internal analysis.

SWOT Worksheets

Strengths and Weaknesses

Internal	Strengths (Knowledge, abilities, skills, experience)	Weaknesses (Knowledge, abilities, skills, experience)
Activities		
Finance		
Health		
Housing		
Social		
Transport (Mobility)		

An example of a completed Strengths and Weaknesses worksheet

Internal Factors	My Strengths (Knowledge, abilities, skills, experience)	My Weaknesses (Knowledge, abilities, skills, experience)
Activities (School, career, sports, religion)	Good education, training, experience. Athletic Write, speak, computer	Math skills Artistic English only
Finance	Good income Good credit history Adequate insurance	Big mortgage Credit card debt High taxes Inadequate retirement fund
Health	Excellent health Good physical condition	Getting older Family history of cancer
Housing	Good home Good neighborhood	Big mortgage High maintenance
Social	Close, supportive family Good appearance, social skills Very good references	Not good networker Not socially aggressive
Transport (Mobility)	Two reliable cars Short commute	Inadequate public transport Fear of flying

The Opportunities and Threats worksheet offers an external analysis of what you recognize as opportunities or threats that exist in the world around you.

Opportunities

External Opportunities	Global	National	Local
Social			
Technology			
Economy			
Ecology			
Politics			

Threats

External Threats	Global	National	Local
Social			
Technology			
Economy			
Ecology			
Politics			

Examples of the completed Opportunities and Threats worksheets.

External Opportunities	Global	National	Local
Social	Improving healthcare worldwide. Slowing population growth	Rising employment	Community involvement
Technology	Easy communication Availability of knowledge Increasing availability of solar and wind power	Nanotech/medical Stem cell medicine Preventive medicine	Home power (solar, wind) generation Preventive medicine
Economy	International growth in markets Greater global interdependence	Economic growth Increasing employment	Home value rising Investment opportunities
Ecology	Awareness of ecological balance	Efforts to reduce impacts on planet	Improved water and drainage systems
Politics	Reduction of conflicts	Increasing transparency Increasing access to info	Increasing awareness of public and voters

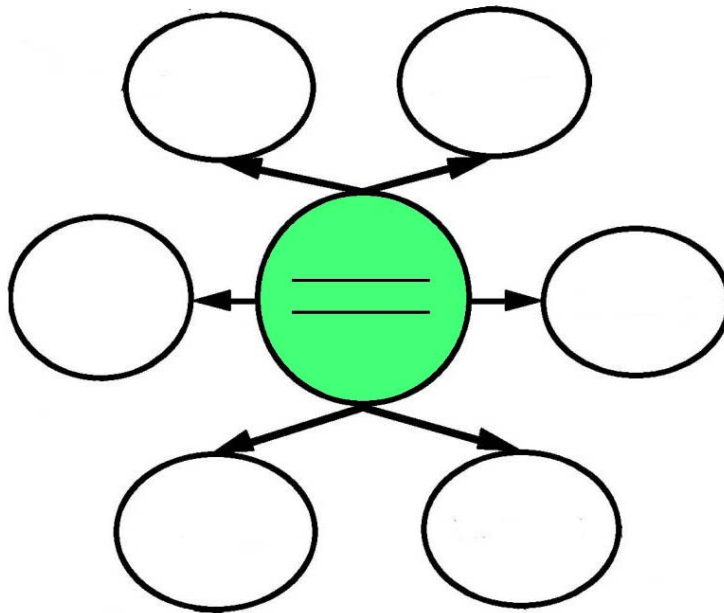
External Threats	Global	National	Local
Social	Wars Hunger, underemployment	Flu Drugs and addiction	Immigration Gang problems Unemployment
Technology	Nuclear weapons Space weapons	Pollution	New technology is changing skill requirements at work
Economy	Recession Protectionism Resource shortages	Higher taxes Inflation Recession	Higher taxes Unemployment
Ecology	Warming Water shortages	Combat warming Continued reliance on coal and oil	Hurricanes Earthquakes Flooding
Politics	Hot war Trade war	Excessive regulation Inadequate regulation	Zoning Streets Development

The Futures Wheel

(Chapter 9 in *It's YOUR Future*)

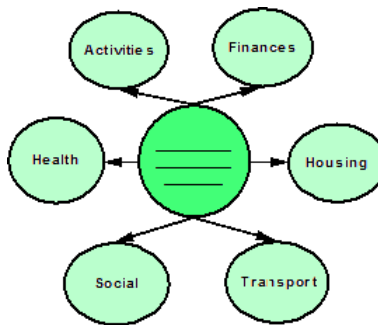
The futures wheel is a tool that is used by most futurists. It is also called a mind map, and can be very simple, like the example below. Futures Wheels can become complex as more levels are added. The futures wheel is very effective for brainstorming, whether you are working alone or in a group. You can draw one anywhere, on paper, on a whiteboard or in your computer.

The idea is to start with a simple question or problem, then branch out from that idea to directly related ideas, effect, impacts or whatever you are looking for.



A basic futures wheel showing spaces for the first level of impacts.

Here is an example of personal futures wheel, starting with your original idea then expanding to your six personal domains.



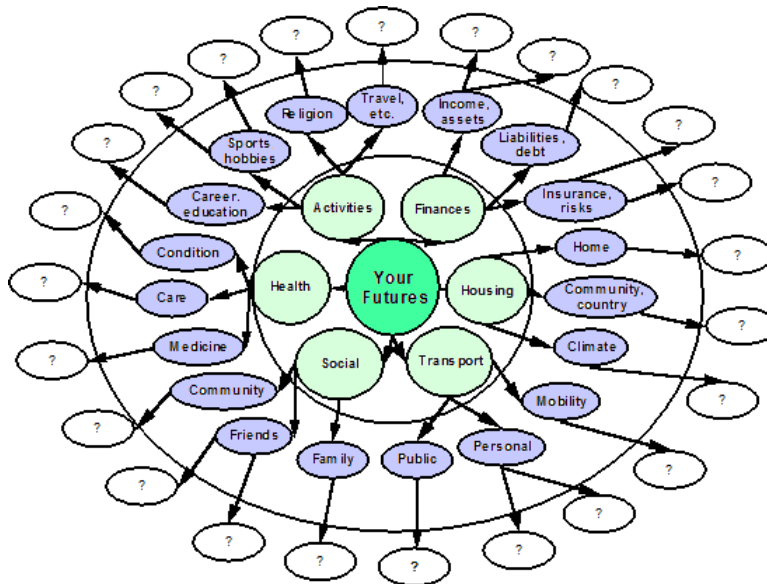
A personal futures wheel with the six personal domains shown at the first level.

From each of the direct impacts in the first ring around your main question or idea, branch again to secondary ideas or impacts.



A personal futures wheel expanded to the second level of impacts.

Next, branch again to a third ring of impacts. When you are drawing on paper or a whiteboard, futures wheels start getting messy at this level, but they still work!



A personal futures wheel expanded to the third ring of impacts.

The futures wheel is very versatile. You will find it helpful in sorting out ideas or simply thinking about the future or other concepts. If you have occasion to speak to a group at school or at work, the futures wheel is a great tool for brainstorming and collecting ideas or information. All you need is a blank space and something you can write with.

Section II - Explore Your Futures with Scenarios

(Chapters 10,11,12,13 in *It's YOUR Future*)

Worksheets for four scenarios

Using information from the worksheets that you have already created, fill in the scenario worksheets on the next pages with events that fit within each scenario column.

The Continuation of the Present scenario is based on your estimate of the probable future if there is no major change and you take no action to create change.

Refer back to the graphs you created in the Personal Domains section and the two lines you extended into the future for each graph. The top lines for each domain are the basis for the Best Plausible scenario. The lower lines make up the Worst Plausible scenario.

The Wild Card scenario includes events that are possible, but not probable as you see your future at this time.

Also from the chapter on personal domains, recall the two domains (driving forces) that you expected to be dominant in bringing about change in your life during this stage. As you fill in the worksheet, think about how events may vary in those two domains in each of the scenarios you are building.

For example, if a dominant domain during this stage of your life is the Activities Domain, and specifically your career, how might your career vary between the positive scenario and the negative scenario? In the positive scenario you may have great successes in your career, while in your negative scenario you may struggle or even lose your job.

Continuation of the Present scenario

Forces and factors	Anticipated high impact, high probability events
Activities	
Finances	
Health	
Housing	
Social	
Transportation	
Goals, plans, values	

Best Plausible scenario

Forces and factors	Anticipated high impact, high probability events plus impacts of positive forces
Activities	
Finances	
Health	
Housing	
Social	
Transportation	
Goals, plans, values	

Aspirational scenario

Forces and factors	Anticipated high impact, high probability events plus effects of motivated, intentional change
Activities	
Finances	
Health	
Housing	
Social	
Transportation	
Goals, plans, values	

Wild Card scenario

Forces and factors	Anticipated high impact, high probability events plus one or more low-probability , high-impact events
Activities	
Finances	
Health	
Housing	
Social	
Transportation	
Goals, plans, values	

Worst Plausible scenario

Forces and factors	Anticipated high impact, high probability events plus impacts of negative forces
Activities	
Finances	
Health	
Housing	
Social	
Transportation	
Goals, plans, values	

■ Example: Four Scenario Worksheets for the Young Adult stage

Forces and factors	Continuation of the present scenario	Best plausible scenario	Wild Card Scenario (Negative)	Worst Plausible Scenario
Activities	Graduate-good grades and recommendations Start a good job	Graduate with MS, honors and recommendation Recruited into excellent career position	Unable to find a good job- working as low level temp	Graduated but no honors or recommendation Temp work
Finances	Medium income, good benefits Low debt-have savings and reserve	Good income, Good savings, no debt No financial problems!	Low income, no savings, can't afford to do anything! No credit. No health insurance Barely paying college loans	Low starting pay, No benefits Too much debt
Health	Good health	Great health- working out- good checkup	Too tired to work out	Risky work environment
Housing	Own apartment in home city	Relocated to new York. Have apartment	Living with parents	Apartment OK- nothing special. Still in home town
Social	Close with parents and family Marriage to friend from HS and college Two children- everyone's healthy	Meeting lots of new people. Met Miss Right - marriage at 27 First child—grandparents all happy! Planning another.	Living with parents. Not much social life, can't afford to date	Family is encouraging. Still see old friends
Transportation	Van for family, older sports car for me	Company car and good public transport	Old car	Public transit
Goals, plans & values	Start own business within 10 years Get GOOD education for kids- spend time with them!	Position myself in the company to climb gradually—keep time to spend with family. Start planning house or larger flat	Get a good job, get on career track	Climb the ladder by working hard and smart Avoid debt—Look for good mate

Scenario Narratives-

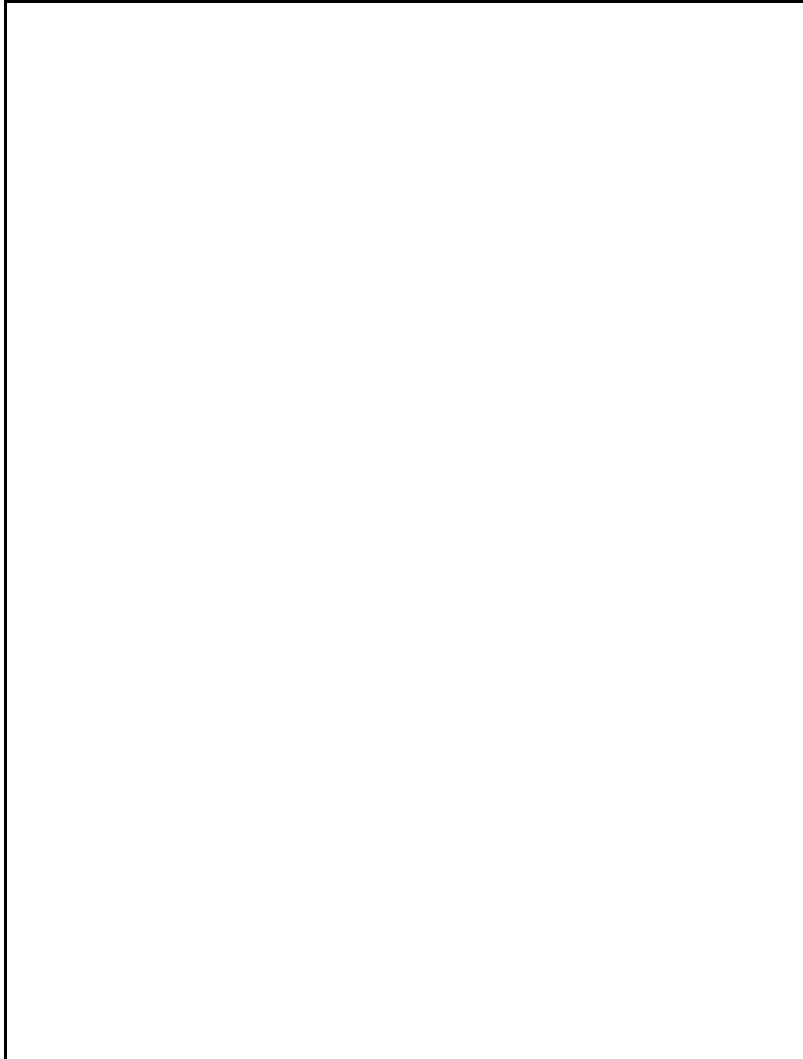
(Chapter 13 in *It's YOUR Future*)

From the information you have placed in each scenario column of the worksheet, write a story about your life during this future life stage. Spend some time and use your imagination to make each story fit together in a logical manner. Keep in mind that what you are doing in this workbook is making educated guesses about the future. By creating narratives you are developing an understanding of what must happen to make the elements in your scenario work together

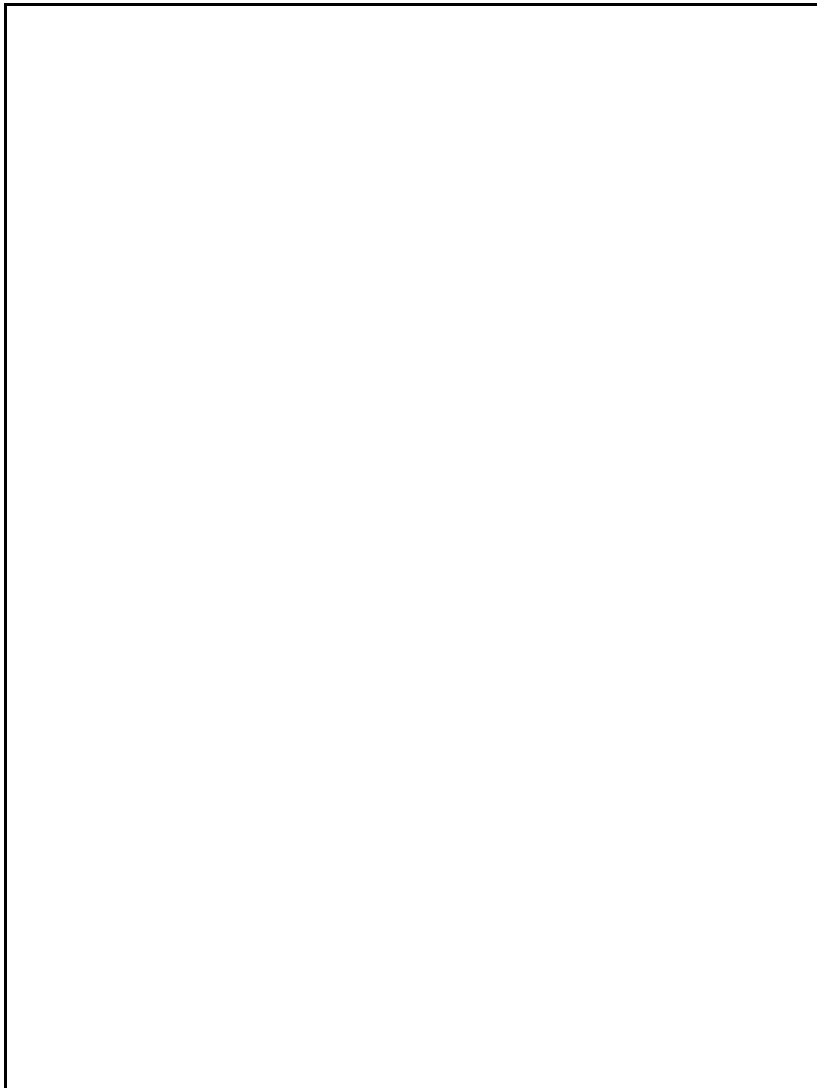
In future years, you will see signals that will indicate which scenarios will or will not come about. That should give you time to adjust and prepare to deal with those changes.

Scenario I – Continuation of the present

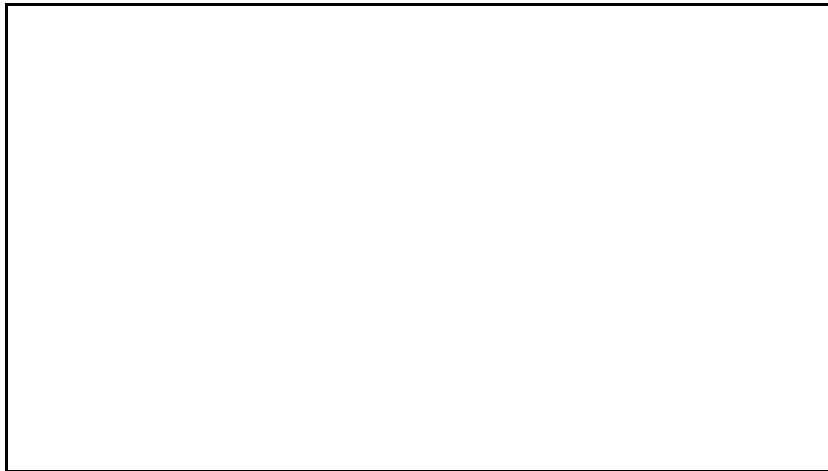
Scenario II – Best plausible scenario



Scenario III – Aspirational or Wild card scenario



Scenario IV – Worst plausible scenario



Scenario Example

It's late Spring in New York City and the weather is much like the week when I graduated six years ago... beautiful. My wife has planned a birthday party for my 3 year old daughter and me (she was born two days after my 27th birthday). Just the four of us (two year old son) for Pizza in the park.

The past ten years have been incredible! When I graduated, with my Master's degree, I was really on track, I had the degree, the references, even a great internship. But the economy was in the tank, and there just weren't any jobs in my field. After sending out resumes for months, I was really discouraged. Then the phone call from a small company in New York that I'd never heard of. We talked for an hour on the phone, then they promised to call back. And they invited me to New York for an interview and sent me a ticket. The pay wasn't great, but the opportunity was, and I accepted their offer.

I went home to pack, called my girl friend and asked her to marry me and go to New York and she said yes! We found a flat near Central Park and I went to work. And work is what I did. It was a real learning experience. New York City is an expensive place to live, even with two incomes, but we both loved living here. I got some small promotions, and we're actually saving money. College loans are paid off and we're thinking about buying a home, but for the moment we're better off renting. We don't own a car because it's more practical, and cheaper, to use cabs and public transportation.

Turning thirty reminds me, it's time to make a new plan for the next stage of our life—all four of us!

Section III- Create Your Future—The Future You Want to Live

(Chapter 14, 15, 16 17 in *It's YOUR Future*)

A strategic plan is just what the name implies- a plan for your future based on strategies to achieve a future that you have envisioned.

This implies that in order to strategize and plan, you must first determine what future you want. If you think about the future you would like to have during your next ten years of your life, what future do you see, or envision? That will be the first step in your strategic plan, creating a vision of the future—your destination in the future.

Next, you will consider the high impact events that are likely to happen during the time period for which you are planning. Do you have a mission for this period of life? Something critical that must be achieved? Do you have goals or desires that that you have not included in your vision? Now is the time to write all the things down in one place and get ready to plan to achieve or deal with your interests and concerns over this stage of your life.

The third step in your strategic planning process is to create strategies that will help you achieve your goals and your vision of the future as well as deal with anticipated high impact events that may occur.

Fourth, you will develop an action plan— actions you will take each year, in sequence.

Fifth you will devise contingency plans to deal with the wild cards that may occur during this life stage. These are high impact events that are unlikely to occur, but if they do, you will have a contingency plan in place.

The final step is to live the plan you have created. Take the actions and follow the strategies you have selected to achieve your future, but continue to monitor your plan, your life, and the world around you. Has anything changed that affects your plan? If so, then adjust your plan to fit the new circumstances. Your strategic plan is simply a tool that you can use. Use it to help you achieve the future you prefer.



Your vision of your future

(Chapter 15 in *It's YOUR Future*)

Think of one sentence that describes your image of how you would like your life to be in the future. The emphasis here is on your desired or preferred future.

A vision of the future may mean many things. For organizations conducting strategic planning, a vision is an image of the organization at some time in the future, usually ten to twenty years away. When you looked at the stages of life, you built mental images of the various stages, then set out to understand the next stage in your life. So now, when you are presented with the need to create a vision of the future, is that for the next stage of life, or for all of life? One answer is, both.

At this point in your planning, you should be able to describe a clear vision for the next stage of your life, but what about the whole of life? One area you have not dealt with yet in your preparations is emotion. What will make you happy in and with your life? What will give you contentment? Satisfaction? A feeling of accomplishment? Use the worksheet below to collect some thoughts about your vision of the future.

Worksheet	Your vision for each domain for this stage
Activities What do you want to do? Career? Travel? Sport? Religion?	
Finances What's important financially? Income? Net worth? Insurance? Estate?	
Health How do you see your health? What care will you need?	
Housing Where will you live?	
Social Who will be close to you? What groups will be important?	
Transportation How will you be transported?	

Now, ask yourself: about your values. What or who is really important in your life? Family? Career? Wealth? Ethics? Knowledge?
What do you want to achieve during this life stage? Career advancement? Raise family? Educate your children? Travel? Accumulate? Change the world?

Summarize all of this into one sentence about your preferred future. Two at the most. This written vision should give you direction, declare where you are going, what you want to achieve and, by implication, what you want to avoid.

To create your vision for the next stage of your life, start with a mental image of where you want your life to be at the end of your next life stage. Consider each of your domains, then bring them together in one image.

Write in one sentence your vision of where you want your life to be at the end of your next life stage.

Let's take this one more step. What do you want in your future for the rest of your life, beyond the next life stage? Do you want a long life? A healthy life? A close family throughout life? What will be important in retirement? At the end of your life?

Example of a personal vision for the future:

Have a close, loving family enjoying a healthy, upper-middleclass life that keeps me involved and busy with family, business and community for the rest of my life. Live healthy beyond 100! When my life ends, that event should be free of pain, sorrow or difficulties for my family.

Strategies to Achieve Your Vision

(Chapter 16 in *It's YOUR Future*)

For your vision of your future, develop strategies to *achieve* that vision. Review your scenarios and devise strategies to deal with futures that may occur.

For the negative or worst plausible scenario where everything goes wrong, devise strategies to *prevent, avoid or deal with* that future. Think in terms of “If then” strategies. “If this happens, then my strategy becomes ”

A strategy is a general approach or technique for achieving or dealing with a situation. A more detailed plan for achieving your strategy will come later in your Action Plan. For example, if you are in a difficult career situation, you might change employers, or even change careers. To change careers, you may have to return to school for new training and new credentials.

Strategies to improve or maintain your health for the long term might include changes in your diet, an increase in exercise, stop smoking or other behavioral changes. Housing strategies may include downsizing when the children leave, or a move to a different climate.

Strategies for your future



A strategy is simply one way to do something. Chess is a game of strategies in which the player with the best strategies will probably win. You are looking for strategies to achieve your vision of the future and to deal with probable future events, so spend some time thinking about how to devise the best strategy to achieve your vision.

Domains	Strategies to achieve goals, mission and vision	Strategies to avoid or reduce impacts of probable events
Activities		
Finances		
Health		
Housing		
Social		
Transportation		

Consider your strategies for each domain, particularly for events that are high impact events that have a high probability of occurrence. You will also (on another worksheet) develop contingency plans for high impact events with a low probability of occurrence.

Example: Strategies for the future worksheet- Young adult

Domains	Strategies to achieve goals, mission and vision	Strategies to avoid or reduce impacts of probable events
Activities	Maximize GPA, honors, achievements and recommendations. Get documents. Target top intern positions Study prospective employers-find best	Pace myself- think 40+ year career- don't burnout. Don't over commit
Finances	Minimize college debt Protect credit rating Start saving Maximize income Get health insurance	Budget to reduce school debt avoid new debt Avoid credit card debt!
Health	Maintain health at highest possible level Avoid injury or illness	Avoid risky habits
Housing	Identify employers that need me in NYC Research best housing options for family	Avoid risky neighborhoods, communities or countries
Social	Keep family close Marry someone who will be a partner Good schools for kids	Don't get over involved in community Don't social climb
Transportation	Safe reliable and affordable Short commutes to work and schools	Buy cars to drive 10years

Action Plans for Your Future

(Chapter 17 in *It's YOUR Future*)

Now you must turn your strategies into actions. What actions must you take, starting today, to achieve your preferred future? What is the best sequence for those actions?

These are the actions that can change your future. Until you actually take action, nothing in your planning will change your future.

This is the central document of your strategic plan. You can (and should) modify or change your plan as you go along, because events in your life will not unfold according to plan, so stay flexible, but keep working toward your preferred future.

Year	Actions to be taken Activities-Finances-Health-Housing-Social -Transportation
2011	
2012	
2013	
2014	
2015	
2016	
2017	
2018	
2019	
2020	
2021	
2022	
2023	
2024	

Example: Action Plan Worksheet

Year	Actions to be taken Activities-Finances-Health-Housing-Social -Transportation
2011	Age 20-Complete major pre-requisites <i>Start Jr year at university</i>
2012	21 -Complete Jr year <i>Start Sr year</i>
2013	22 -Graduate Apply for Masters—take exam—apply for fellowship <i>Start Masters--network</i> <i>Company research-apply for internship</i>
2014	23 -Internship <i>Job research</i> <i>Write resume, get letters of recommendation</i>
2015	24 -Submit resume's Interviews <i>Attend job fairs Network Get hired!</i> <i>Graduate Master's program! Get an apartment</i>
2016	25 - Move to NYC! <i>Find Miss Right</i>
2017	26 -Focus on establishing solid career <i>Start retirement saving</i> <i>Save for home—manage credit record</i>
2018	27 - Family starting?- check neighborhoods and schools
2019	28 -Finish paying off college loans—increase savings and investments <i>No short term debt</i> <i>Evaluate business cycle/real estate/investment climate</i>
2020	29 -Evaluate career status- seek international experience <i>Stay at this job or look elsewhere?</i> <i>Explore owning home-prepare</i> <i>Evaluate-working from home</i>
2021	30 -Physical checkup <i>Grampa turns 80—keep relationship close</i> <i>Start planning for next stage of life</i>

Backcasting

The Backcasting worksheet is simply a tool for working backwards from the future. Imagine yourself in the life you are planning to achieve, but ten years from now. You have achieved your vision! What was the *last* action you had to take? And the one before that?

This will be helpful in developing the sequence of actions you must take to achieve your vision of your future.

Year	Actions to be taken
	Activities-Finances-Health-Housing-Social -Transportation
2025	
2024	
2023	
2022	
2021	
2020	
2019	
2018	
2017	
2016	
2015	
2014	
2013	
2012	
2011	

Analyzing Your Plan

(Chapter 18 in *It's YOUR Future*)

Once you have completed your action plan, you should analyze it to see if there is anything you have overlooked. Two worksheets follow, Vulnerability Analysis and Gap Analysis.

Vulnerability Analysis

First is the vulnerability analysis. Ask yourself which event or events could occur that would cause things to fall apart in your life. Losing a job or a serious health problem might do it, but so might a fire, hurricane or earthquake.

The idea here is to see what kind of event it would take to shatter your life, then consider ways to prevent those events or reduce their impacts. Keep in mind the potential for cascading events, where one event triggers another, which triggers another. (For example; due to poor health, lost job, which terminated health insurance, etc.).

	Vulnerabilities	Risk reduction
Activities		
Finances		
Health		
Housing		
Social		
Transportation		

Example: Vulnerability Analysis for a Young Adult.

	Vulnerabilities	Risk reduction
Activities	Loss of spouse's job Writing career fails to develop	Increase my income Teach or full-time work
Finances	Loss of income and insurance	Second income and Savings Alternate insurance
Health	Serious illness or injury, self or spouse	Insurance Good health, physical condition
Housing	Earthquake, tsunami Wildfires Over-mortgaged	Home not near waterfront Home not in forested area Large down payment, fixed rate Insurance
Social	Divorce Death of spouse or family member	Always keep our relationship first Insurance
Transportation	Loss of mobility	Alternative transport Insurance

Gap Analysis

Gap analysis identifies the gaps between what you *want* to accomplish and what you can realistically achieve. Strategic plans for businesses or institutions frequently find that the plan for the future is great, but there is simply no way to fund everything in the plan. This happens to individuals as well. Look for gaps in each domain. Do you have the time, money, relationships, transportation or whatever else is needed to achieve what you have set out in your plan? If not, that is a gap, and you will have to find a way to close that gap.

The Gap analysis worksheet is designed to help you uncover any gaps in your plan and to find ways to close those gaps.

	Plan	Potential gap	Possible solution
Activities			
Finances			
Health			
Housing			
Social			
Transportation			

An example of Gap Analysis for a Young Adult.

	Plan	Potential gap	Possible solution
Activities			
Finances	<i>Grad school</i>	<i>Tuition, books</i>	<i>Delay marriage, parents offered to provide</i>
Health			
Housing	<i>Housing during grad school</i>	<i>Rent</i>	<i>Delay marriage, parents will provide. Dorm?</i>
Social	<i>Marriage after college</i>	<i>Separation during grad school</i>	<i>Delay marriage till after grad school</i>
Transportation			

Contingency Planning

(Chapter 19 in *It's YOUR Future*)

What happens if one of your wild card scenarios occurs? Or the worst plausible scenario? Develop contingency plans to deal with these. "If then" strategies are also helpful for contingency planning.

Wild card or Worst Plausible event	Strategy (<u>how</u> will I deal with this event?)	Plan (what <u>actions</u> will I take to deal with this?)

Use the strategy column to identify your general approach to dealing with this wild card or worst plausible event. Will you try to minimize, maximize, profit or avoid loss? For example, if you win the lottery, your strategy may be to avoid publicity and maximize the security of your winnings. In the Plan column, you can provide details for accomplishing your strategy.

For example, if your health fails (major stroke, Alzheimer's), and you become dependent on others, one strategy could be to enter an assisted living facility or a nursing home. The opposite strategy would be to avoid an institution and receive care at home.

Give each of these events serious thought. They may never occur, but if an event does happen, you'll be prepared.

Example: Contingency Planning Worksheet for Young Adult

Wild card	Strategy	Plan
Blizzard, ice, power outage	Food, water, fuel, bedding, warm clothes stored. Flashlights, candles, batteries. Portable radio.	Stay home
Hurricane, flooding	Plan to take records, docs, computers	Evacuate if any flood risk Insurance
Parent or grandparent -serious illness or dying	Guest bedroom unless spouse can care at home	Avoid nursing home if possible
Multiple birth-twins, triplets, etc!	Hire housekeeper/nurse until manageable	Enjoy!
Windfall, inheritance, etc,	Invest carefully	Save
War or civil war in my country	Monitor - prepare to move family to safe country	Remove family from risk

In Conclusion

(Chapter 20, 21 in *It's YOUR Future*)

You have now explored your present and your future, created four future scenarios, designed a preferred future, devised strategies to achieve your preferred future, and developed an action plan to take you to that preferred future. You have also considered contingencies and should be prepared to make adjustments to your plan if that becomes necessary. The next, most important step is very simple: Start following your action plan and working toward your preferred future. Enjoy the benefits of your plan!

Live your plan!

After you have completed your workbook, wait a day or two, then review what you have done. You accomplished a lot completing this workbook, now reflect on what you have done and decide what you can do to improve your plan. Re-evaluate your strategies, your action plan, and your contingency plan. What did you leave out? What do you want to change? Go ahead. Make changes and improvements. This is your plan.

In six months or a year, look over your plan again. What has changed in your life that affects your plan? What outside forces are affecting your plan? Are you making progress? Is a different scenario unfolding than you expected? Adjust your plan as necessary to deal with the changes, but keep moving toward your personal vision. You can even change or re-define your vision.

Monitor the changes in your life and the world over the years, and keep adjusting your plan whenever you feel that it is necessary. If no changes are needed, then just keep following and living your plan.

The Author

Verne Wheelwright earned a Master's degree in Studies of the Future at the University of Houston then, convinced that there was a need, began research in personal futures for his Ph.D. dissertation. This workbook and his recent book, ***It's YOUR Future Make it a Good One!*** are the direct result of that research.



Verne Wheelwright, PhD.

Verne was convinced that the futures methods that have been so successful for businesses, governments and other organizations should work for individuals as well. During his research, he developed a step-by-step approach to teaching individuals how to organize information from their own lives, then apply futures methods to explore and prepare for their futures. His articles about personal futures have appeared in professional journals and other publications worldwide.

His broad background in international business and his travels to much of the world have provided Verne with a strong foundation for his personal futures research, and added an understanding of cultural and economic differences that affect people's lives.

Since writing the original version of this workbook, Verne has tested it in presentations and workshops with people of different ages and varied cultural backgrounds, with gratifying results. He continues to receive compliments and expressions of gratitude from people who have attended his workshops, read his articles or visited his web site at www.personalfutures.net.

Verne plans to continue research, speaking, and writing about personal futures, and is encouraging futurists around the world to help people change their lives with personal futures workshops and training. He has created a web site for his books at www.vernewheelwright.com. Verne also writes a blog at www.yourpersonalfuture.blogspot.com. You can receive updates of his work on Twitter, @urfuturist or at the **Personal Futures Network** page on Facebook.

Verne and his wife live in Harlingen, Texas.

